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FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

A BOY STOCK BROKER;
OR, FROM ERRAND BOY TO MILLIONAIRE. (A WALL STREET STORY)
By A SELF-MADE MAN.



"Stop!" cried Mr. Bisland, aghast, as the boy stepped out on the narrow coping. "What are you about to do?" "You'll see if you don't leave me alone," replied Bob, with compressed lips and a determined look in his eye.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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A BOY STOCK BROKER

OR,

FROM ERRAND BOY TO MILLIONAIRE

(A WALL STREET STORY)

By A SELF-MADE MAN

CHAPTER I.

GETTING SQUARE WITH AN ENEMY.

"Here's two seats. Plunk yourself down quick, before somebody slides in ahead of you," said Bob Bradshaw, a Wall Street messenger, pulling out a chair at a table of a Broadway quick lunch house.

His companion, Dick Hatch, another messenger, took the seat opposite, and they looked about for one of the waitresses to serve them.

The table was close to the cashier's desk near the door, where a pretty blonde received the checks and money from the customers.

"What are you going to eat, Bob?" asked Dick.

"Oh, any old thing," was the careless answer.

"There are some fresh country sausages on the bill to-day," said Dick.

"Don't mention sausages. What do you s'pose they stuff 'em with?"

"Sausage meat, of course."

"Don't you believe it. They're made of damp sawdust, highly seasoned," grinned Bob.

"What are you giving me? I'm going to have some."

"Then I hope you've made your will. What kind of a casket shall I order for you? I'll have to start in and take up a collection to pay for the flowers."

"Stop your kidding. Here's one of the girls coming to take our orders."

A very pretty, pert-looking miss, with a big rose in her dark brown hair, stopped at the table.

Evidently she knew the two boys, for she smiled sweetly on them, especially at Bob, who was an uncommonly good-looking lad, with a hail-fellow-well-met air that took with the girls.

"How d'ye do, Miss Casey," said Bob. "You're looking bang-up to-day."

"Do you think so?" replied the girl, with a saucy toss of her head.

"Sure, I do. You're clear out of sight. If I was thinking of getting married I'd pick you as my choice of the bunch."

"What will you have?" asked Miss Casey, who was accustomed to this kind of taffy.

"Get me a kidney stew and a cup of coffee."

"Country sausages and coffee," said Dick.

"How are things running at your office?" asked Bob, as the girl went off.

"Lively. Always is, when the market is on the rise."

"Same at my shop, though we're only a one-hoss concern alongside of yours."

"You shouldn't speak so slightly about your establishment. Remember, Mr. Bisland is your guardian and protector."

"He's my guardian, all right, but my protector—nit. You can bet your life I earn my wages, and Mrs. Bisland takes care that I pay my boardbill every Saturday as regularly as clock-work."

"I should think Mr. Bisland would charge your keep up against what's coming to you and let you keep your wages to spend on yourself."

"Well, you've another think coming, old man. The Bis-

lands aren't built like other people. Mrs. B. is always looking for her pound of flesh, and Mr. B. sees that she gets it as far as I'm concerned."

"If Mr. Bisland should go up the spout before you reach twenty-one you might find yourself down and out."

"He hasn't any right to use my money in his business. If he did, and lost it, he might find himself in the State prison."

"Do you know whether he's using it or not?"

"No, and it isn't worrying me a whole lot."

Here the waitress brought their order.

"What is this?" asked Bob.

"Kidney stew," replied the girl. "Don't you know it when you see it?"

"Not always. It ought to be labeled so as to prevent mistakes."

"There is no mistake about that stew."

"I'll take your word for it. Do you warrant those sausages you've brought my friend? I take an interest in his welfare, and I wouldn't like to see him occupy an early grave."

"You seem to be funny to-day, Mr. Bradshaw," laughed the girl.

"Funny! I think it is a very grave subject. How would you like to die young yourself?"

"I wouldn't mind if I married a man of that name and he was rich," replied the waitress, handing them each a napkin, and then answering the call of another customer.

"Now will you be good, Bob?" chuckled Dick. "You got your answer that time for fair."

Bob said nothing more for a few moments, being engaged in eating his stew, while Dick attacked the calumniated sausages.

Suddenly Dick kicked his friend under the table.

"What did you do that for?" growled Bob. "Do you want to choke a fellow?"

"No, but——"

"But what, you lobster?"

"There's Noel Gassett."

"I see him. He's coming up to settle for his lunch. I'll bet his check isn't over ten cents. Has he been sitting on your neck lately?"

"Has he? He's always doing it. One would think he was the boss of the office instead of the margin clerk."

"He's a born bully. If I was in your place I'd polish him off in two shakes of a lamb's tail."

"He's too big for me to tackle. If I gave him much back talk he'd try to get me fired."

"Has he got any pull with your boss?"

"He seems to stand in pretty well with him."

"If I had his red hair I'd go and dye it. He puts on a whole lot of airs for a \$15-a-week clerk."

"That's what he does. I'd like to see him taken down. He's trying to mash the cashier now. Look at him."

Bob turned around.

Noel Gassett, the object of the boys' conversation, was standing within two feet of Bob.

He had paid his check and moved around from the pay window so as to continue his flirtation with the cashier through the diamond-shaped opening in the brass wire fence surrounding her little den.

His pose was a study in itself.

Leaning against the narrow rail of the desk, with his long legs negligently crossed, he was stroking what he fondly believed to be a mustache.

He carelessly held his derby behind him, crown downward.

The moment Bob noticed the position of the hat, which was within easy reach, an idea struck him.

This man was perpetually bullying his chum, for one reason or another, probably to show his authority, or simply out of pure cussedness.

Here was a chance for Bob, in his friend's interest, to get back at him.

"Dick," he whispered, "twig the position of Gassett's chapeau?"

"What about it?"

"Any red pepper about?"

"What do you want with red pepper?" asked Dick, in a puzzled tone.

"I'll show you," replied Bob, reaching for the cruet-stand and grasping the caster containing a red compound. "Just watch me."

Bob unscrewed the top of the caster and turning half around in his chair he shook more than half of the pungent contents of the bottle into Noel Gassett's conveniently extended hat, which retained its position as if placed where it was on purpose.

Dick had half a sausage in his mouth at the time, and he nearly choked himself with suppressed laughter as he noticed his companion's little game.

Bob sprang up and began pounding Dick on the back.

Dick gurgled and turned almost black in the face.

His predicament began to attract general attention, and Miss Casey rushed up with a glass of water.

The cashier looked through the opening in her cage, and Gassett turned around to see what was the matter, at the same time putting on his hat with a flourish, giving it a smart tap on the crown with his fore and middle fingers, a habit of his.

The particles of red pepper fell around his face in a light shower and thickly encrusted his caramine-tinted hair.

In a moment his face assumed a convulsive expression.

Then came a loud explosion.

"Atishoo—o—o—o!"

His first sneeze shook him to the center of his being.

Coincident with the sneeze, which seemed to raise the roof off the restaurant, a tremendous whack from Bob's hand dislodged the piece of sausage which was half choking Dick, and relieved him of further trouble.

Miss Casey sympathetically offered the glass of water to the young messenger, but a second tremendous sneeze from Gassett caused her to jump and drop the glass on the floor, where it shivered in pieces.

The recovery of Dick diverted attention to the dudish margin clerk, who was sneezing away to beat the band, to the amazement of the pretty cashier and the customers and waitresses in the immediate vicinity.

"Ha, ha, ha!" roared Dick, tickled to death over the predicament of his persecutor. "I heard his bones rattle that time. He'll come unscrewed and fall to bits if he does it again."

Gassett's hat fell off and hit against the brass fence of

the cashier's den, sending a fine shower of the pepper into the air about the girl.

In another moment she was attacked with the clerk's trouble.

"The infection is spreading," chuckled Bob.

Miss Casey had brought a dust pan and a whisk broom to brush up the broken glass around the table where the boys sat.

It was at that moment Gassett's hat struck the floor close to her.

The pepper rose from it into her face and the inevitable result followed—she commenced to sneeze, too, till her eyes rained water.

Bob's little joke was having more far-reaching effect than he had intended.

An errand boy coming up to pay his check caught the malady, and the confusion began to assume such proportions that the manager came bustling up to inquire into the cause of the trouble.

Between sneezes Gassett, putting his hand to his head to feel for his hat, unconsciously scattered some red pepper into the manager's face, and he joined the sneezers, too.

"We'd better get out," said Bob, swallowing his coffee at a gulp, "or we may get a touch of the epizootic, too."

Dick agreed with him, so they got up, paid their checks and were soon on the sidewalk.

CHAPTER II.

BOB BUYS SOME SHARES OF M. & N.

Dick fairly roared when they were outside.

"That's the best joke I've ever seen," he said, as the tears rolled down his cheeks.

"I reached Gassett all right, but I didn't mean to include the others in the epidemic," chuckled Bob.

"He didn't know what struck him."

"Neither did the others."

"Gee! But you're a corker, Bob. What put the scheme into your head?"

"His hat. It looked as if he was holding it behind him on purpose for somebody to contribute."

"When I saw what you were about I started to laugh, and the sausage I had in my mouth nearly did me up. Gracious! I had a close call from strangulation."

"That should be a lesson to you never to try to do two things at the same time."

"I won't, after this. Here he comes now."

Dick referred to Gassett, who had just left the restaurant, wiping his eyes and still giving vent to an occasional sneeze.

"Wait till he gets back to the office with all that red pepper in his hair. You will have a circus," chuckled Bob.

The boys allowed Gassett to get ahead of them, and they watched him sneeze and wipe his eyes all the way down Wall Street to the office building where they were all employed.

"It's a heap of satisfaction for me to see that dude get it in the neck," said Dick. "He's lorded it over me so long that it's worth a week's wages to watch him sneeze. He ought to sneeze his head off while he's about it."

They entered the elevator with Gassett, who had now recovered his composure.

As the cage started up Bob let off a tremendous sneeze. It was only a make-believe one on his part, but it deceived Dick.

He followed it with a second "Atishoo-o" that shook the elevator.

Gassett looked at him suspiciously.

Bob put his handkerchief to his face and winked at Dick so comically that Hatch burst into a roar.

The elevator stopped to let them out at that moment, and they started off laughing down the corridor.

Gassett followed them, very red in the face.

He knew they were making fun of him, and he determined to pay Dick back for his share in it.

The two boys parted at the end of the corridor, each going to his respective office.

Bob, who was an orphan, worked for Broker Bisland, whom some people called the Wall Street skinflint.

The boy's father, who had survived his wife several years, died two years since, leaving Bob two 50-share certificates of Michigan Central stock, worth about \$10,000, and in his will he appointed Nathan Bisland the lad's guardian.

Broker Bisland accepted the trust and took charge of the certificates of stock.

He took Bob into his home, and also into his office as errand boy and messenger, discharging the boy he had to make room for his ward.

He paid Bob \$7 a week, and Mrs. Bisland levied on \$5 of it for his keep.

All the boy got out of the seven per cent. interest the broker collected on his stock, a matter of \$700 a year, was his clothes and necessary sundries.

Of course Mr. Bisland was responsible to the court for the disposition of the rest of the money, but he wasn't worrying about it, as it would be some years yet before it would be necessary for him to give an accounting of his small trust.

When Bob entered his guardian's office he found that Hopwood, the bookkeeper and cashier, was out at lunch and the place in charge of Mabel Kitridge, the stenographer.

"Is Mr. Bisland in his room, Mabel?" he asked, as he took off his hat.

"No. He went out soon after you left the office. There's a note on Mr. Hopwood's desk for you to deliver."

Bob picked it up and saw it was for a broker across the street.

He put on his hat again and ten minutes later he was back.

"Dick Hatch and I had a great time at lunch," said Bob, as he took his stand alongside the stenographer's table.

"Yes?" she replied, inquiringly.

"You know Gassett, the margin clerk in Dick's office?"

"I should think I did," answered the girl, with a toss of her head.

"I'll gamble on it you do. He tried to mash you till you sat down on him good and hard. We met him in the restaurant. He was flirting with the cashier, and we had a table right behind where he was standing. I didn't do a thing to him."

"What do you mean?"

Then Bob told her all the particulars of the red pepper episode.

The stenographer laughed till the tears came into her eyes.

"What a boy you are, Bob!" she exclaimed. "Does he know you were the cause of his discomfiture?"

"He hasn't the least idea of it. How could he?" grinned Bob.

"I can't say that I sympathize with him."

"I should hope not. He's been bulldozing Dick right along just because he's got a grouch against him, and when I saw the chance to pay him for it I couldn't resist the temptation. It came near being a serious matter for Dick, though."

"How is that?"

"He nearly choked to death because he started to laugh while swallowing half of a country sausage. If I hadn't slapped him on the back and dislodged it from his gullet he'd have furnished a job for an undertaker."

"That would have been a bad ending for your trick."

"That's right. However, all's well that ends well."

Their conversation was interrupted by the entrance of Hopwood.

Bob then went over to a small desk and continued some work that had been given him that morning to copy in a book.

One of Mr. Bisland's customers came in and left an order for the purchase of a number of shares of a certain stock.

Hopwood turned the memorandum over to Bob and told him to carry it to the Exchange, where he would probably find the broker.

Bob put on his hat and started for Broad Street.

When he reached the messengers' entrance to the Exchange he asked for Mr. Bisland, and the broker came to the rail, took the memorandum, which he read, and then dismissed Bob.

As soon as he got back to the office Hopwood had a note ready for him to take to an office in the Mills Building.

The broker he wanted to see was engaged, so Bob had to take a seat and wait.

While he was there two brokers came in and asked for the head of the house and were told he was engaged.

They retired to a window near where Bob was reading a copy of a Wall Street daily, and began to talk about a certain stock that was attracting considerable attention in the Street.

Bob had just been reading a paragraph about the same stock, and the paper said that it was the general opinion of the traders that a big syndicate was trying to boom it up to par.

Bob listened to the conversation of the two brokers, and found out that they knew considerably more about the matter than the newspaper editor did.

Apparently they had been tipped off to buy the stock, and they had called to see if they could get any of the stock at that office.

Bob was always on the alert for anything in the line of a stock tip.

He was something of a speculator in a small way himself, having made two or three lucky deals within the last few months by which from a capital of \$50 he had accumulated, unknown to Mr. Bisland, \$500.

He was ambitious to make that \$500 into \$1,000, and he thought he saw an opening to do it now.

The name of the stock in question was M. & N., and at that time it was selling at 84.

On his return to the office he looked up the recent developments in the stock and found that it had gone up from 80 inside of three days.

"I'm going to risk my money on it, anyway," he said to himself.

Just then Hopwood called him to his desk and told him to go to a certain stationer's on Nassau Street for an account book.

Bob took the order and started.

He would pass a small banking and brokerage house where he had placed his former deals, and he decided to buy M. & N. on margin to the extent of his capital.

His money would enable him to get 50 shares.

He transacted his business with the stationer first, and then with the account book under his arm he entered the little bank and walked up to the margin clerk's window.

"Hello, Bradshaw," said the clerk, who remembered his face, "got another deal on?"

"Yes, something small, as usual."

"What is it this time?"

"I want the bank to buy me 50 shares of M. & N. It's going at 84, but I don't object to paying 85, if necessary."

"On margin, of course?" said the clerk.

"Certainly."

The clerk told him how much it would cost him, and Bob put up the cash.

An order to buy the shares was handed him to sign, and then with his memorandum in his pocket he left the bank and returned to the office feeling that he now had a strong personal interest in the market.

CHAPTER III.

BOB MAKES A GOOD THING OUT OF M. & N.

Next morning Bob read in his morning paper that the impression about a syndicate being at the back of M. & N. to boom it was entirely wrong.

The facts had now come out and they went to show that a fight was going on between two factions of stockholders, each trying to obtain a controlling interest in the road.

As the annual election of directors and officers was soon to come off, lively times were expected for the next ten days in the financial district over the stock.

The paper said there was hardly any doubt but that the price of the shares would rise to a fancy figure until one party or the other had secured all the stock they needed.

This was good news for Bob, and he wished he had 1,000 shares instead of a measly 50.

He looked in at Sinnott's office, where Dick worked, and saw his friend sitting in his chair reading a morning paper.

It wanted some minutes of nine yet, and only one of the clerks had arrived.

He was perched on his high stool reading a paper, too.

Bob hadn't seen his chum since they came back from lunch the preceding day.

"Well, Dick," he said, "how did things pan out with Gassett yesterday afternoon?"

"Don't mention it," grinned Dick. "Soon after he got to work at his desk the boss came out to talk with him about something and then things happened. You know Gassett

has a way of running his fingers through his hair at times. Well, he did it while talking to Mr. Sinnott, and in no time they were both sneezing at each other. Oh, it was great fun—for me, because I understood the cause, and they didn't. It was some minutes before they got over the explosions, and Mr. Sinnott remarked that it was very singular how they both had the sneezes together, and he couldn't understand what had brought it on."

"Ha, ha, ha!" laughed Bob.

"A little while afterward Gassett went to the cashier's desk on some business and he rubbed his hair there. That brought on another attack of sneezing to Gassett and set the cashier off, too. He asked Gassett if he had an attack of the grippe, and advised him to keep to his desk or stay at home till he was cured. Gassett declared that he had no grippe, that he never felt better in his life. The cashier then suggested that the disease might be coming on. After that the margin clerk had several sneezing spells while I was in the office, and he got so frightened about himself that he asked permission to go and see a doctor."

"Ha, ha, ha!" laughed Bob again.

"What are you laughing at, you young monkey?" roared an angry voice behind the boys.

They turned around and found Gassett glaring at them in no friendly way.

"Dick was just telling me a funny story," replied Bob, in an independent way, for he was not the least bit afraid of the margin clerk.

"You were talking about me," roared Gassett.

"How do you know we were?" replied Bob.

"Because I heard some of your conversation."

"Well, listeners never hear any good of themselves, as a rule," retorted Bob.

"How dare you talk to me in that way, you young whippersnapper? Get out of this office, do you understand? and stay out. You have no business here."

"All right, I'll get out, but I'm not going because you order me to. You're not running things in this place, Mr. Gassett."

"Get out, or I'll put you out!" howled the margin clerk, belligerently.

"Don't try to do that, the exertion might be too much for your delicate constitution," replied Bob, starting for the door. "Good-bye, Dick, I'll see you later."

After opening the door he turned around and gave an "Atishoo-o-o!" with a derisive glance in Gassett's direction.

Then he walked to his own office chuckling with satisfaction.

Although Bob had only seen the news about M. & N. in his favorite morning paper, all the others had a more or less lengthy story about the road.

The Wall Street dailies had considerable to say on the subject, also.

As a result, when the Exchange opened for business at ten o'clock there was a rush on the part of a crowd of brokers to buy the stock.

The price boomed at once and an hour later it was going at 92.

This rise put Bob about \$400 ahead of the game so far. He didn't remain long in ignorance of the fact.

Everybody was talking about M. & N. that day, and he

heard predictions on all sides that the price would go above par.

At any rate, it kept on mounting until the Exchange closed for the day, and then it was quoted at 98.

"Say, Mabel," said Bob in a stage whisper, after stealing over to the stenographer's side, "I want to let you in on a secret."

"A secret!" she exclaimed, with a smile. "Oh, I do love secrets!"

"You mustn't let a whisper about it escape you. Do you promise?"

"I promise."

"Well, I'm in on a little stock deal."

"Really?"

"Yes. I've got 50 shares of M. & N. The Exchange went crazy over it to-day. I bought it yesterday at 84 and to-day it closed at 98. That's \$14 a share profit so far. Fifty times \$14 is \$700. How is that for luck?"

"Are you really that much ahead?"

"Every cent of it, less commissions, which won't amount to more than \$15 at the outside. If Mr. Bisland knew I had collared that much coin he'd get out a search warrant to go through my clothes for it."

"I s'pose as your guardian he'd have a right to take charge of it."

"He's got charge of enough of my property already. He won't get his flukes on any more with my consent. I wish I knew where he keeps that stock of mine. If it was where I could get hold of it I'd relieve him of the trouble of looking after it."

"If he's your legal guardian, as I suppose he is, he could make you give it up."

"Maybe he'd make me give it up, and again maybe he wouldn't."

"When are you going to sell those shares you bought yesterday and on which you say that you're \$700 ahead?"

"That depends on circumstances. The papers say that the big stockholders are fighting among themselves—two cliques, you know—for the control of the road. The price may go away above par. I'm going to hold on to my 50 shares as long as I dare, and then I'll sell out."

"If you hold on too long you may lose all your present profits."

"I'd like to make \$1,000 profit out of the deal."

"Don't try to make too much. You ought to know how things turn about in Wall Street. Many a man has woke up wealthy and then gone to bed quite poor after a tussle with the bulls and bears."

"That isn't any fib. Here comes the boss. I'll have to get back to my work."

Two days later the price was up to 104 1-2, and then Bob told the clerk at the little bank to sell him out.

The 50 shares were quickly disposed of at a profit of \$1,000, and that raised Bob's capital to \$1,500, which was quite a sum of money for a boy of his age to own.

It happened that he was lucky to get out when he did, for a few hours after he had got rid of his shares the price of M. & N. began to fall, and it kept on dropping until it got into the eighties again.

A good many people who hung on for the last dollar got badly taken in and left their money in Wall Street for good and all.

Although he confided his good luck to Mabel Kitridge, he did not take Dick Hatch into his confidence.

He thought it was just as well that his chum didn't know that he had made so much money in the stock market.

When the little bank made a settlement with him by check, he carried the check back to the bank and asked for a certificate of deposit for the amount instead of the cash, and he got it.

The certificate was good for its face value at any time, and was much safer for him to carry about than money, for no one could collect it but himself.

CHAPTER IV.

BOB GETS A TIP ON D. & W.

Since the morning that Gassett ordered him out of Mr. Sinnott's office, the dude clerk always favored Bob with a black look whenever they met in the corridor or the elevator.

The margin clerk had found out that he had red pepper in his hair that day of the restaurant trouble, and he wondered how it got there.

He had not the least suspicion that Bob had had a hand in putting it there.

If he had discovered that fact there would have been trouble.

He continued to bullyrag Dick whenever he saw fit to do so, and as Hatch reported this continued persecution to Bob, the latter did not entertain any very kindly feelings for the margin clerk.

A month passed and things went along in their same old groove in Wall Street.

One morning Bob noticed in the papers that D. & K. stock was attracting a good deal of attention on account of an alleged consolidation by which it was said to have gobbled up its business rival, the R. & S.

Bob could not tell whether there was any truth in the rumor or not, but he knew that if the report was confirmed D. & K. was bound to rise on the strength of it.

In fact, the mere rumor had a favorable effect on the price of D. & K., and it went up two points that day.

Bob heard a couple of brokers say that it would go higher next day, so he went to the little bank that afternoon and bought 300 shares on margin at 42.

Next day the price did advance to 45 3-8.

Something he read in the Wall Street "Argus" weakened his confidence in the stock, and he took the first opportunity to order his shares sold.

They were disposed of without any difficulty, and Bob made \$900 profit out of the brief transaction.

Just an hour later an official denial of the reported consolidation sent the stock down to 40 again, and the young messenger boy patted himself on the back because he had been so fortunate as to get out of the market in time.

He was now worth \$2,400, and he began to look upon himself as quite a capitalist in a small way.

"If my good fortune sticks to me I'll be worth a good bit of money one of these days," he said to himself, complacently. "I wonder how it feels to be a millionaire? It must be great to know that you can have about anything you want by simply filling out a check and signing your name to it. It will be some years yet before I can do that, even if I should make a lot of money out of the market, for

the law prevents a minor from having a business account at a bank."

Bob told Mabel about his lucky strike in D. & K., and she congratulated him once more on his good luck.

"You seem to be very fortunate with your speculations," she said.

"Well, you see, I keep my eyes and ears wide open all the time. I read all the news that is published about stocks, and I take note of all the rumors and reports flying about. Of course, most of them amount to nothing in the end, and a person doing anything in the market has got to be wary how he puts any confidence in them. Big operators are constantly sending out misleading statements in order to help along the little games they are working under cover. So you can see any one that makes a practice of speculating in stocks can't be too cautious."

"You can't expect to be successful every time, Bob," said Mabel. "I hope you won't risk all your money at one time and lose it."

"No, you can't win all the time—that would be altogether too good for Wall Street; but still every time you take a hand in a deal you naturally expect to pull a prize, otherwise you wouldn't take hold."

"It is astonishing what a lot of money is lost down here by the public," said the girl. "It's a wonder people wouldn't recognize the fact that in the long run it is a losing game to the outsiders."

"There's a new lamb born every day," grinned Bob.

"It would seem so," replied the stenographer.

"Talk about the shearing of sheep in the country, it isn't a circumstance to the lamb shearing that's done down here sometimes."

"It's no wonder that Wall Street is the money center of the country, is it?"

"Not a bit. The coin flows this way from all over the United States. People with a little money are constantly coming here to increase their capital. Some of them put up at the Waldorf-Astoria on their arrival and a month later are chasing free lunches on the Bowery."

At that point in their conversation Mr. Bisland rang for Bob, and the boy hastened inside to see what he wanted.

"Take this note to Mr. Brown, in the Vanderpool Building," said the broker, "and make haste, as it's important."

"All right, sir," replied the boy.

He got his hat and hurried over to Exchange Place and New Street with the note.

Mr. Brown was not in his office, but the clerk thought he might be at the Exchange.

Accordingly, Bob went to the Exchange and asked for him.

An attendant hunted the floor over for the broker, and finally returned to the boy and told him that Mr. Brown was not there.

Bob then went back to the Vanderpool Building on the chance that he had returned to his office, but found he hadn't.

So he took a seat and waited.

Presently the clerk came and told him that he would find Mr. Brown in Wilson's Cafe, on New Street.

Bob made a bee-line for the drinking establishment, and found the broker in company with two other traders, drinking mint juleps.

From their general appearance they had already got a considerable load aboard.

"What you want, boy?" asked Broker Brown, when Bob tapped him on the arm.

"Here's an important note for you, sir."

"What's zat? 'Portant note, eh?"

"Yes, sir."

"Shay, who from, boy?"

"Mr. Bisland."

"Bisland!" he ejaculated, looking at the note in a stupid way. "Give me your arm, boy. Been up all night at club and legs weak this morning. Help me over to window."

Bob led him to the window, where there was more light.

"You open note for me, boy."

Bob did so and handed it to him.

Broker Brown essayed to read the note, but the effort was a failure.

"Shay, boy, you're Bisland's messenger?"

"Yes, sir."

"Whaz your name?"

"Bob Bradshaw."

"Read note and tell me what it says."

Bob did so and found that it was a request to know if Mr. Brown had any D. & W. stock.

If he had Mr. Bisland wanted any part of 5,000 shares.

The broker leered in a knowing way as Bob read the note.

"Nothing doing," he replied, fixing the boy with his eye.

"Nothing doing, d'ye understand?" he repeated. "Tell Bisland nothing doing in D. & W."

"You wish me to tell him that you haven't any of the stock?" said Bob.

"Zat's right. Not a share," and he laughed in a silly way. "Must think I'm a fool to sell stock that's going to boom right away," he muttered in a tone loud enough for Bob to hear. "Shay, Bob, take a drink wiz us?"

"No, thank you, sir, I never drink."

"Don't drink, eh? Stick to it. Bad practice," he chuckled. "Help me back to bar, Bob."

The young messenger did so.

"Shay, boys," he said, grasping Bob by the arm, and addressing his friends, "let me interduce you to Bob Bisland."

"Bradshaw, not Bisland," said Bob.

"Glad to know you, Bradshaw. Have something with us. Another julep, barkeep," said one of the traders, a young man with a frank, open countenance, but very much under the influence of liquor.

Bob begged to be excused, but the two men held on to him.

The barkeeper saw how it was and did not prepare the drink.

"Look here, Bob," said Broker Brown. "Want to make little money?"

"Yes, sir."

"Buy D. & W., and keep it dark. Understand? Sell at 70. Don't hold on for last dollar. Understand? Do as I shay and keep mum. Keep mum—understand?"

Bob understood.

"Now, let's all drink to D. & W.," and the broker let go of Bob's arm.

"Where's drink for Bob?" asked the good-looking broker.

The barkeeper filled a glass similar to the others with cider and shoved it toward the boy.

"Here's your julep, Bob," said the broker, handing him the glass. "Finest drink in the world."

Bob drank a portion of the cider and then managed to make his escape.

"So D. & W. is going to be boomed to 70 or over?" said Bob to himself. "I wonder if I can put any reliance on that tip? May be all right, and then again it may not. I wouldn't like to lose my coin on a fake pointer, but if it should turn out all right, and I didn't go in, I'd feel like kicking myself around the block."

Bob delivered Mr. Brown's verbal answer to Mr. Bisland, and the broker looked disappointed.

"What kept you so long?" he asked, sharply.

Bob explained how he had to chase around after the trader, and finally found him in Wilson's Cafe.

"Humph!" ejaculated Mr. Bisland, suspiciously. "Sure you haven't been chinning in the street with some of your friends?"

"I don't usually do that, sir, especially when I have an important errand on my hands," replied Bob, stoutly.

"That is all. Go back to your work," and Bob returned to his desk outside.

CHAPTER V:

TROUBLE WITH MR. BISLAND.

Bob, after much reflection, decided to take a chance on D. & W.

It was going around 52, having advanced three points in as many days.

He left an order with the little bank for 400 shares, on margin, and then began to watch the office ticker for results.

Mabel noticed that he consulted the tape quite often, and so did Hopwood, the bookkeeper.

The girl was sure he had gone into the market again, and Hopwood suspected that he might have done so.

He thought it was his duty to report the fact to Mr. Bisland.

The broker immediately called Bob into his private room.

"Mr. Hopwood has called my attention to the fact that you are losing a lot of time around the ticker. What are you doing it for?"

"Just to see how the market is going, sir," replied Bob, respectfully.

"Are you doing any speculation yourself?" asked the trader, sharply.

"I've got a few shares of a certain stock that I heard was going up."

"What stock is it?"

"D. & W."

"Who told you that D. & W. was going up?"

"The person told me not to tell."

"I insist on knowing."

"You will have to excuse me telling you his name."

"I won't excuse you. I have a right to know. Where did you get any money to invest in the market?"

"Saved it up, sir."

"Then I am to presume that you are patronizing a bucket-shop?"

"No, sir. I don't call the place a bucket-shop."

"It must be. No legitimate broker would have dealings

with an errand boy. I order you to close out your margin transaction at once. Do you understand?"

"Yes, sir, I hear you say so; but I might as well hold on until I make something out of it. I expect it to go considerably higher than it is now."

"You will sell out at once," thundered Mr. Bisland. "Do you hear?"

"I hear you," replied the boy, calmly.

"Then obey. Attend to it when you go to lunch."

Thus speaking, the broker turned to his desk and Bob left the room.

He went over to Mabel.

"Hopwood has reported to the boss that I've been wasting time at the ticker," Bob said to her, with an aggressive look in the bookkeeper's direction.

"Has he?" she replied. "I've noticed myself that you looked at the tape quite often in the last day or two. Are you in on the market again?"

"I am. I've got 400 shares of D. & W. on the usual margin. I bought at 52. It is now 53."

"You must have nearly all your money up."

"I have."

"In spite of my advice! You're a venturesome boy. I'm afraid you will end in losing all your money. What induced you to go into D. & W.?"

"I got a tip that it was going to boom."

"Are you sure the tip can be relied on?"

"I'm taking a chance on it. Nothing ventured, nothing gained, you know."

"I see you're determined to go ahead. What did Mr. Bisland say to you on the subject?"

"He asked me if I was speculating, and when I admitted that I was he ordered me to close the deal out at once."

"That will put an end to your stock transactions, I suppose."

"I don't know that it will. I've got a good chance to make \$4,000 or \$5,000 on this deal I'm in. You don't suppose I'm going to spoil that to oblige Mr. Bisland, do you?"

"I should think you'd have to obey orders."

"He thinks I'm dealing in five or ten shares at a bucket-shop. Why, he'd have an awful fit if he discovered that I had over \$2,000 up on margin on D. & W. He'd make me turn the transaction over to him, and then if there was a profit made out of it he would keep it himself. I wish I had my \$10,000 worth of Michigan Central stock out of his hands. I'd shake him and his job quicker'n lightning."

"Then you mean to act contrary to your guardian's orders?" said Mabel.

"So far as closing out my deal in D. & W. is concerned, I do," replied Bob, in a resolute tone.

"You will probably get into hot water over it."

"Oh, I guess I can take care of myself," replied Bob, walking away.

He went to lunch that day with Dick.

"Say, I'm beginning to like our bookkeeper as much as you do Gassett," he said.

"What has he been doing to you?" asked Dick.

"Well, you see, I'm in a little stock deal," began Bob.

"Are you? You didn't say anything to me about it before. What stock are you interested in?"

"D. & W. I've got a few shares on margin at the little

bank in Nassau Street. Hopwood noticed me consulting the ticker with suspicious frequency, and he reported the fact to Mr. Bisland."

"Well?" said Dick.

"Mr. Bisland ordered me to close the deal when I went to lunch."

"Which, of course, you'll have to do."

"I don't mean to, just the same."

"Then you'll have a row with him."

"I don't care if I have a dozen rows with him. I'm getting tired of the Bislands, anyway. If it wasn't for the fact that Mr. Bisland has control of my little property—100 shares of Michigan Central stock—I'd cut loose from him altogether."

Dick had heard Bob growl about Mr. and Mrs. Bisland before, and his present kick didn't impress him very much.

They went to their favorite Broadway quick-lunch house as usual, were waited on by Miss Casey, and returned to their respective offices, Bob making no attempt to close his deal out at the little bank.

He expected that Mr. Bisland would call him into the private office and question him on the subject, but the broker had more important matters on his hands and did not think about Bob and his deal.

He thought about it that evening at supper, and asked Bob if he had closed out.

"No, sir," replied the boy.

"Why didn't you do as I ordered you?"

"Because I would have lost money," replied Bob, doggedly. "D. & W. closed at 54 5-8 this afternoon. It was only 53 1-8 around one o'clock when I went to lunch. By holding on I'm \$1.50 a share ahead."

"When I tell you to do a thing I want you to do it. I will see that you close the deal out to-morrow. How many shares have you on margin?"

"Not a great many," replied Bob, evasively.

"Ten shares, maybe. At what price did you make the deal?"

"At 52."

"That will probably give you a profit of \$2.50 a share. As soon as the matter is settled it will be my duty as your guardian to take charge of the money."

Bob gritted his teeth, for he saw that Mr. Bisland meant to prevent him going into the market again.

He determined then and there that the broker should have no voice in the matter.

Mr. Bisland would not be given the opportunity to close out his D. & W. deal, not if Bob knew it, and he guessed the broker would find it a very difficult matter to discover the place where the deal had been put through.

After dinner Bob went to his room to think the situation over.

He knew there was a big row in prospect between him and Mr. Bisland next day, and he wanted to figure out in advance just how he would act when it came to the pinch.

The two-and-a-half points advance in D. & W. already gave him a profit of \$1,000 on his deal, and he had over \$2,000 up on margin.

That made \$3,000 at least that he had at stake, besides possible future profit.

Sooner than let Mr. Bisland get hold of any of that

money he would quit the office first, and the Bisland home as well.

That he was determined on, notwithstanding that the broker was his guardian.

CHAPTER VI.

IN WHICH MR. BISLAND RUNS AGAINST A SNAG.

In the midst of his meditations, Bob heard Mr. Bisland come upstairs.

He supposed the broker was going to his own chamber for some purpose, for it was altogether too early for him to retire for the night.

He was mistaken, however.

Mr. Bisland wasn't bound for his own room, but his ward's.

Bob's almost defiant attitude at supper had decided him to try and bring the stock deal to a focus at once.

He suspected that there was liable to be trouble between the boy and himself at the office next day, and he concluded that it was the part of wisdom to take the bull by the horns without delay and assert his authority in a way that would allow of no debate.

Bob heard his door open and looking up perceived Mr. Bisland's tall and aggressive-looking figure filling the opening.

The boy felt that there was trouble in the air, and he prepared to meet it, for there was no lack of pluck and determination about the lad.

Mr. Bisland closed the door and advanced into the room like a man who had a mission to perform and meant business.

He sat down deliberately on the chair nearest to the boy.

"Bob, I have come up to speak about that deal of yours."

The young messenger said nothing.

"I presume you made it through a bucket-shop. What is the address of the establishment?"

"I did not make it through a bucket-shop, and I decline to furnish you with the address of the place."

"Are you aware that as your guardian I occupy the same position toward you as if I were your father?"

"I know you're my guardian, but I don't recognize your rights to act as a father. At any rate, you haven't done so."

"I have. I furnish you with board, lodging and clothes."

"I deny it. I pay for my board and lodging. As for my clothes, you haven't been any too liberal with me in that respect, notwithstanding that you receive \$700 a year interest on my Michigan Central stock. You haven't spent a quarter of that on me."

"How do you know what interest is paid on your 100 shares of stock?" replied the broker, almost angrily.

"I know the stock is first preferred with a guaranteed annual interest of seven per cent. During the two years I have been in your charge you must have collected \$1,400. You haven't spent \$400 of that on me."

Mr. Bisland evidently didn't relish the line of argument the conversation had drifted into, and he hastened to change it back to the subject that had brought him to his ward's room.

"I ask you once more for the address of the house through which you made your deal," said the broker, setting his lips close together.

"I'm not going to give it to you," replied Bob, bluntly.

"As your legal guardian I have the right to demand it."

"And I refuse to comply with your demand."

Mr. Bisland bit his lips, for he saw he had a harder job on his hands than he had expected.

"I command you to give me the information I want," said the broker, sternly.

"You may command if you choose," answered Bob.

"And I will be obeyed!" cried Mr. Bisland, in a voice quivering with anger.

Bob remained silent.

"Do you hear me?" roared the broker.

"I would be deaf if I didn't," replied Bob, coolly.

"Then answer my question."

"I have answered it."

"You have not!" cried Mr. Bisland, furiously.

"I beg your pardon, I told you that I declined to furnish you with the information you asked for. That was my answer."

"I won't accept such an answer."

"I can't give you any other."

"We will see," said Mr. Bisland, rising to his feet. "I shall exercise my right to punish you for disobedience. You shall remain a prisoner in this room till further notice, unless you answer my question. Once more, and for the last time, will you tell me the name of the house that has your deal in charge, or will you take the consequences?"

"I'll take the consequences," replied Bob, defiantly.

The broker glared at him savagely, and then strode to the door.

There was a key in the lock which Bob seldom or never used.

Mr. Bisland took it out, left the room, and locked the door behind him.

Clearly the broker was very much in earnest in his purpose to bend the boy's stubborn will.

Bob chuckled as he heard the heavy footsteps of the broker descend the stairs and then walk through the hall in the direction of his library.

Mr. Bisland had locked him into the room, it was true, but the broker had quite overlooked the fact that there were two windows in Bob's room, one of which opened upon the flat roof over the library.

There was nothing to prevent the boy leaving his chamber whenever he chose, and the distance from the roof of the library to the ground was not too great for the young messenger to drop if he wished to do it.

The room that Mr. Bisland called his library was an addition to the house which had been erected after the completion of the original structure.

It was on the end of the house, and could be reached only through the long parlor.

The roof was flat and covered with slate plates.

There was a bay window at the end of the room overlooking the garden.

Bob had never been in the library, although he had been an inmate of the house for two years.

The broker was careful to keep the door locked when he was not there himself, for he had a valuable collection of books and a cabinet of rare coins in the room, as well as a safe in which he kept many valuable papers and some money.

Bob was so tickled over the idea that the broker thought him a prisoner when all he had to do to get out of the room was to open the window and step on to the roof, that he felt like standing on his head with glee.

Finally he resolved to get out on the roof, crawl over to the bay window and try and get a peep into the library, for he had a notion that Mr. Bisland was there.

Accordingly, he raised his window softly, let himself down on the roof, and crept like a cat over to the bay window, the top of which was considerably lower than the roof.

Lying down on the projection, he placed his head near the top of the window.

He could hear voices in the room which he recognized as belonging to the broker and his wife.

Bob craned his neck downward.

The top sash of the window was down about a foot, and he could see the safe and Mr. Bisland sitting near it.

Mrs. Bisland, who was fully as old as her husband, and very decided in her ways, occupied one end of the sofa opposite.

Bob could easily overhear all that was said in the library.

He soon learned that he was the subject of the conversation, and the young messenger verified the old adage that listeners never hear anything good of themselves.

The broker was giving his wife an outline of the brief interview he had had with his errand boy, and telling her how independently he had acted.

Mrs. Bisland tapped the carpet impatiently with her foot as she listened, and when he had finished she made a few remarks about Bob that made the lad's ears tingle.

After assuring his wife that he would tame his ward, or know the reason why he couldn't, the broker began talking about his personal affairs.

It presently developed that he needed money badly to meet certain engagements falling due next day.

"I need about \$30,000 more, Matilda," he said to his wife. "I can raise the greater part of this amount by hypothecating some securities belonging to a customer who was summoned to California by the death of his brother; but I will still be \$7,000 or \$8,000 short. The only way I can make up that sum on such short notice is to get as large a loan as possible on young Bradshaw's stock. It is against the regulations of the court for me to convert my ward's property to my own use, but no one but you and I need know that I have done so; besides, it will be several years yet before I shall be called upon to give an accounting, and so I think I may safely venture to use the stock to help me out of my present emergency."

"I would not hesitate to use it, Nathan, if it will benefit you," said Mrs. Bisland, very decidedly. "Have you got the boy's stock in your safe or downtown?"

"I've got it in this safe."

The broker got up, set the combination of the safe and pulled open the heavy door.

He unlocked an inner compartment and took out the two certificates of Michigan Central stock belonging to Bob.

"Is that Bob Bradshaw's stock?" asked his wife.

"Yes. Two certificates of 50 shares each. At the present market rates they're worth \$116 a share. I can——"

A ring at the door-bell interrupted the broker.

"I wonder who that is?" he said.

"I haven't the least idea," replied his wife.

In a few minutes a servant appeared at the library door.

"A gentleman wishes to see you at the front door," she said.

"Didn't you ask his name?" said Mr. Bisland.

"I think it's Mr. Wagner, who lives across the street."

"Why didn't you ask him into the parlor?" asked Mrs. Bisland, sharply.

"He said he wished to see Mr. Bisland on a little business, and that it was not worth while for him to step in."

"I'll see him," said the broker, laying the two stock certificates on the top of the safe, where they remained in full view of their young owner.

Mrs. Bisland followed the servant to the kitchen to give her some instructions relative to breakfast in the morning.

That left the library untenanted for the time being.

CHAPTER VII.

BOB AT BAY.

Bob's eyes were fastened eagerly and longingly on the two certificates of stock which Mr. Bisland had placed upon the top of the safe just before leaving the room.

He knew they belonged to him because the broker had said so but a few minutes before.

A strong temptation to get possession of his own property caused the boy to crane his neck lower so as to see farther into the room and make sure that the apartment was untenanted.

He saw that he could get into the library from where he lay almost as easily as he could stay out.

What, then, was to prevent him slipping in, grabbing the certificates and making his escape?

Mr. Bisland was about to hypothecate the stock for his own benefit, and if anything went wrong with his business Bob feared that his little legacy might go up Salt River with the broker.

His guardian had admitted that he was pressed for cash to meet his engagements, and Bob objected strongly to Mr. Bisland converting his stock to his own use.

He thought he saw his opportunity for preventing the broker from appropriating the stock, while at the same time he would get a firm grip on his own property.

The longer Bob looked at the certificates and the empty room the stronger grew the temptation to enter the library and secure them.

"If I'm going to do it at all I'd better do it at once before Mr. Bisland or his wife returns," thought the boy. "Then I can slip back into my room and no one but myself will be a bit the wiser. There is no reason why he should suspect me of taking possession of my own property, and if he should ever learn that I did I can stand him off by threatening to expose to the judge of the court his intention of hypothecating the stock for his own use."

Finally Bob resolved to make the attempt.

Climbing over the edge of the bay window, he pushed the upper sash down with one foot and then lowered himself till he rested on both sashes.

He then let himself down into the room.

It took him but a moment to grab the two certificates and put them in his pocket.

Then he drew himself up on the two sashes again, and

while balancing himself on the outer one he drew up the inner to its former height, grasped the top frame of the bay window, and swung himself up.

It was an easy matter to reach the slate roof again, and afterward regain his room.

Bob turned up his gas, and taking the certificates from his pocket, looked at them.

They were Michigan Central certificates, all right, for 50 shares each, and made out in the name of his father, endorsed on the back by the secretary of the company as having been transferred to his own name on the books.

"I will place these between my mattresses for to-night and to-morrow I'll take them downtown, rent a safe deposit box and put them in it," said Bob to himself. "There'll be something doing in the library as soon as Mr. Bisland gets back there and looks around for these certificates. I'll bet he'll have a big fit when he can't find them. It will be a mystery to him where they've gone to. Probably he'll think somebody crawled in at the window and walked off with them."

Bob laughed quietly to himself, then got a book from his bookshelf and sat down to read until it was time to turn in.

It wasn't long before Bob heard the muffled tones of Mr. Bisland's voice raised in a high and excited key in his library.

That was a sign that the broker had missed the stock certificates and was in a stew over their disappearance.

Mrs. Bisland's voice also joined in, and as it was rather shrill and emphatic, it easily drowned her husband's.

The broker, after hunting the safe all over, outside and in, had come to the conclusion that somebody had taken the certificates, and he was kicking with his wife because she had left the room while he was out.

She retaliated by asking him why he hadn't returned the certificates to the safe and locked it before he went out to see his visitor.

Then both looked to see if anything else had been stolen, but found that the certificates were the only things missing.

As Bob had surmised, their disappearance was a great mystery.

The window didn't look as if it had been opened.

Had any thief entered that way, and then departed in a hurry with the certificates, he would have left the window wide open, they argued.

With the safe door standing partially open, exposing a drawer containing something over \$100 in bills, the Bislans could not understand why the two certificates should have been the only things taken.

The certificates would be of no value to the person who took them, for the broker intended to notify the secretary of the company next morning of their loss, and have a notice posted in the different exchanges warning brokers not to purchase them, and to cause the arrest of any person presenting them for sale.

While this procedure would protect Mr. Bisland's right to the certificates in his ward's interest, it left him in a bad hole with respect to the raising of \$8,000 that he needed so badly next day.

His inability to see his way clear to borrowing that sum, now that he had no gilt-edged security to offer, made him

very savage, and almost led to a serious scrap with his wife, whom he was inclined to blame for the loss.

When Bob got tired of reading he went to bed, as unconcerned as though the door was not locked on him, and was soon sound asleep.

Next morning just before he got up he heard the key rattle in the lock.

The door opened and he saw Mr. Bisland replace the key on the inside as before.

This was a sign that the broker had raised the siege for the present at least.

The loss of the certificates, and the urgent necessity to raise funds that day, caused Mr. Bisland to leave the proceedings against his ward "in statu quo," or as they were before.

This was perfectly satisfactory to Bob, who descended to the breakfast room and took his place at the table as if nothing had happened between Mr. Bisland and himself.

He found, however, that neither Mr. nor Mrs. Bisland would notice him.

The lady looked stiff and frigid, as if she had passed the night on a couch of ice, while the broker acted as if he had eaten something which disagreed with him.

The meal was partaken of in solemn silence, though Bob showed that there was nothing the matter with either his digestion or his spirits by winking several times in a comical way at the servant who waited on the table, and with whom he was a great favorite.

Immediately after breakfast Bob put on his hat, and with the precious certificates in his pocket, started for the office.

Mabel had arrived a few minutes ahead of him, and as the bookkeeper had not yet put in his appearance, he told the stenographer all that had happened at the Bisland home the night before, including his capture of the certificates which belonged to him.

The girl was amazed at his audacity, and told him that she feared his guardian would surely find out in the end that he had taken the documents.

She advised him to return them, as Mr. Bisland would certainly inform the secretary of the company of their loss, and take other means to prevent any one realizing on them.

Bob wouldn't hear of giving the securities back to Mr. Bisland, and said he was willing that the payment of the interest should hang fire.

"The judge of the court, who holds Mr. Bisland responsible for his management of your property, may sign an order for your guardian to serve on the company requiring the secretary to declare the missing certificates void and issue duplicates to take their place. Then those you hold will be worthless to you or any one else," said the girl, who evidently knew something about such matters.

This statement of the case was rather a shock to Bob, who had not considered such a condition in connection with the case.

After showing the certificates to Mabel he took them back to the clothes closet and stuck them in his overcoat pocket.

While he was doing this Hopwood entered the office and saw what he was doing.

The bookkeeper thought nothing of it at the time, as he presumed Mr. Bisland had given Bob the securities to deliver to somebody.

A short time afterward Bob concluded that it would be

safer to carry the papers on his person till he got the chance to hire a safe deposit box, and, unknown to Hopwood, he removed the securities from his overcoat.

Soon after the broker reached his office he called his bookkeeper inside to give him some instructions about business matters, and during the interview he spoke about the mysterious disappearance of the two Michigan Central certificates from his library the evening before.

Then Hopwood told him that Bob had a couple of stock certificates in the pocket of his light overcoat.

The broker was astonished at this piece of information, and after questioning Hopwood closely, he decided that the matter was sufficiently suspicious to warrant an investigation.

He walked into the outer room and confronted his errand boy and ward.

"Were you in my library last night?" he asked, sharply.

The question took Bob by surprise, and he looked confused.

"Answer me!" demanded the broker, savagely.

Bob wouldn't tell a lie even to save his life, so he simply refused to answer.

Mr. Bisland was satisfied from the boy's manner that he had been in his library and had taken the securities.

"You were in my library, young man. Now explain how you got there after I locked you in your room."

Bob maintained a dogged silence.

"So you won't answer, eh? You took those two certificates of Michigan Central stock off the top of my safe and you have them now in your possession. Hand them over to me at once!"

"Not on your life!" replied Bob, finding his voice at length, when he saw that Mr. Bisland couldn't be bluffed off. "They're my property, and I'm going to keep them."

"They belong to you, I admit, but you have no right to them till you are twenty-one. As your guardian it is my duty to hold possession of them, for I am responsible for their safe keeping."

"I don't care whether you're my guardian or not, I mean to keep the stock myself."

"We'll see," said the broker, angrily. "Lock the door, Hopwood, then search his overcoat."

The bookkeeper obeyed instructions, and Bob, with a half grin, watched him take his overcoat from the hook and go through the pockets.

"The certificates are not in his overcoat now, sir," said Hopwood to Mr. Bisland.

"Then you have them about you," cried the broker, turning to the boy.

"Yes, I have them. What are you going to do about it?" replied Bob, defiantly.

"Take them from you by force, if necessary," said Mr. Bisland, making a grab at him.

Bob turned quickly and dashed for the open window which overlooked Wall Street, and was on the sixth floor of the lofty office building.

Hopwood and the stenographer looked at him in surprise.

"Stop!" cried Mr. Bisland, aghast, as the boy stepped out on the narrow coping. "What are you about to do?"

"You'll see, if you don't leave me alone," replied Bob, with compressed lips and a determined look in his eye.

Mabel screamed and half rose in her chair as she saw

the perilous position the plucky boy had assumed, while Mr. Bisland turned pale with apprehension, and Hopwood looked decidedly frightened.

CHAPTER VIII.

IN WHICH D. & W. PANS OUT IN GREAT SHAPE.

"Come back!" yelled Mr. Bisland. "Do you want to fall down and be killed?"

"I'll come back on condition you allow me to keep my property," replied Bob, determined to press the advantage he believed he had secured.

"It is against the law for you to keep them. I am your guardian. The court won't permit you to retain them."

"Will the court allow you to raise money on them for your own use?" demanded Bob.

"I'm not going to raise money on them."

"Yes, you are. I heard you tell your wife last night that you had to raise \$30,000 to-day, and that you were going to use my securities to borrow a part of the money on. That's one reason why I took advantage of the chance I saw to get possession of the certificates."

Mr. Bisland was greatly disconcerted by the exposure of his purpose, and for the moment he did not know what to say.

"You misunderstood what you heard," he said at last, looking much confused.

"No, I didn't. Your wife advised you to make use of the stock if it would benefit you, and I heard her tell you so."

Mr. Bisland felt that Bob's accusation was showing him up in a bad light before his two employees, and he decided to compromise.

"Come into my office and we'll talk this matter over," he said, persuasively.

"Do I keep the certificates?" demanded Bob.

"Yes, yes, if the court will let you."

"The court will let me, I guess, if I tell the judge what you intended doing with the stock," replied the boy.

"Come into my office and I promise not to molest you in any way," urged the broker, who was on pins and needles.

"Have I got your word for that?" asked Bob.

"You have."

"All right," replied the errand boy, stepping back into the room, much to the relief of all parties, particularly Mabel, who liked Bob a great deal, and was much alarmed over his daring action.

Mr. Bisland entered his private room and Bob followed him.

The broker had a long talk with the boy, and tried to show him that it was quite impossible for him to retain the securities.

"But I won't consent to you raising money on my property," insisted Bob. "You might go up the spout, like lots of brokers have done, and then where would I come in?"

"I won't hypothecate your stock, Bob. I admit that I intended to raise money on it for a few days to help me out. I need the money badly. In fact, I don't know what I shall do as the case stands."

Bob saw that he was really very much in earnest, and began to feel a bit sorry for him.

"Look here, Mr. Bisland, if I give up this stock and let you raise the money on it, when will you redeem it?"

"Inside of three days."

"You are sure of that?"

"I am."

"All right. I'll let you have the certificates; but there is also another condition."

"What is it?"

"That you will not interfere with any speculation I may make in the market. Is that understood?"

"Yes, you may do as you please, Bob. I'll have nothing more to say about anything you may do," replied the broker, glad to consent to anything that would give him the use of the Michigan Central stock.

"I'll take your word. Here is the stock. A week from to-day you must show me that you have that stock again in your hands. If you do that I'll let you keep it till I'm twenty-one, provided you are more liberal in supplying me with clothes if I should ask you for any."

The trouble having been satisfactorily adjusted, Bob returned to the outer office feeling several inches taller.

When he went to lunch he looked at the ticker and saw that D. & W. had gone up to 56, which raised his profit in sight to about \$1,600.

On his return he brought with him a handsome Jack-rose, which he presented to Mabel and told her that it would look fine in her hair.

"Do you think so?" she said, laughingly. "Then I'll try it. I'm awfully obliged to you, Bob."

"Don't mention it. I couldn't do too much for you if I tried."

"My, how nicely you said that," she answered, with a smile and a blush, as she fixed the rose at the side of her head. "There, how do you like that?"

"Bang-up. You fixed it as well as if you had a glass before you."

Having said all he had to say, Bob returned to his desk and was sent out on an errand shortly afterward.

Mr. Bisland made no further attempt to interfere with his stock operations, nor did he treat the boy quite so brusquely as he had been in the habit of doing.

He told his wife that he had recovered Bob's Michigan Central shares, but did not explain any of the particulars, for he was ashamed to admit to Mrs. Bisland that he was obliged to compromise with the boy whose will he had said he would break.

The lady noticed that her husband was now on unusually friendly terms with his ward, and she rather wondered at it, but made no comment, as it didn't greatly interest her.

The next day was Saturday, and the Exchange closed at noon.

D. & W. was beginning to attract considerable attention among the brokers, and the demand for it was such that during the two-hour session it went up to 58.

On the following Monday the stock opened at 60, and Bob felt jubilant over the prospect of the haul he saw in sight.

He now put full confidence in the tipsy broker's assertion that it would go to 70, and he was prepared to sell out at that figure as Broker Brown had advised him to.

He was kept pretty busy that day, for Mr. Bisland had

many customers drop in at the office and leave orders with him to execute.

It seemed as though every broker in the Street was extra busy on that day.

He saw Dick flying around with envelopes in his hand, as if he had a pair of seven-league boots on, and neither of the boys had a chance to go to lunch until after the Exchange closed.

When they met to go to their favorite restaurant D. & W. was roosting at 66.

"Say, Bob, how did you come out about that D. & W. deal? You said your boss told you to close it out. Did you have to do it?"

"I did not. I told you I wouldn't."

"Then you still hold the stock you bought?"

"I do."

"You're all right, then, for a good profit, as it's up to 66."

"Tell me something I don't know, old man."

"You bought it low down, didn't you?"

"That's what I did."

"What did you give for it?"

"Fifty-two."

"Aren't you going to sell out pretty soon? Your profit now is \$14 a share."

"I expect it to go to 70."

"I wouldn't take too many chances. You might find yourself in the soup."

"I've heard that it was likely to go to 70, that's why I'm holding on."

"How many shares have you?"

"I have 400."

"You have 400!" gasped Dick. "What are you giving me?"

"Don't you believe me?"

"Not by several jugsful! How would you get the money to put up margin on 400 shares of D. & W. at 52?"

"That's for me to know and you to find out, Dicky," chuckled Bob.

"Oh, come, now, honest Injun, how many shares have you?"

"I told you."

"You don't expect me to believe that rot, do you?"

"You don't have to believe it, Dicky, if you don't want to. This is a free country."

"What's free about it? You have to pay for everything you want."

"Well, it's free after a fashion. Everybody is entitled to do as he chooses as long as he don't get caught at it."

"That's about the size of it. You are entitled to stuff me if you can, but you can't, because I'm dead on to you."

"You only think you are, but you have a few more thinks coming. Here we are at the Restaurant de Hash. What are you going to eat to-day?"

"I can't tell you till I see the bill-of-fare."

"To-morrow, if I sell out at 70, we'll eat at Delmonico's."

"Yes, we will! A square meal there for two would eat up all the profits of your deal."

"You must imagine you're a mind reader."

"Well, it would make a hole in your profits."

"It would be so small that I wouldn't be able to see it with a spyglass."

"One would think you expected to make a thousand dollars."

"I've already made more than five times that."

"Say, you and old Ananias would make a good team. You're the most cheerful liar I've ever met."

"I know people who have been shot for saying less than that; but I excuse you. You're hardly accountable for what you say."

"I s'pose you think that's funny," said Dick, sitting down at a table and grabbing the bill.

Bob grinned and gave his order to Miss Casey, then they got talking about something else.

Next morning D. & W. touched 70, amid great excitement on the Exchange, and Bob got up to the little bank as soon as he could and ordered his stock sold.

It went at 70 3-8, and he cleared a profit of \$18 a share, or \$7,200 altogether.

When he cashed in his check he found he was worth \$9,600, so he rented a safe deposit box and put the money in it for safe keeping.

He did not fail to tell Mabel of the successful result of his latest speculation, and she marveled much at his good fortune.

A day or two later Mr. Bisland called him into his private office and showed him his certificates which he had duly redeemed, and Bob was satisfied.

He didn't take Dick to Delmonico's, but he treated him to the theater and a supper afterward, and his friend remained in ignorance of just how much he had made.

CHAPTER IX.

BOB'S RUN OF LUCK CONTINUES.

"By Jove, it's better to be born lucky than rich!"

Bob Bradshaw uttered that exclamation one morning six weeks after his coup in D. & W.

There was a reason for the exclamation, or Bob wouldn't have made it.

The reason was that he had just discovered by the merest chance in the world that a big syndicate had been formed to boom a stock called Colorado Northern.

This road had never cut much ice in financial circles, because it was not thought a whole lot of.

It had been hanging around as low as 30 for a long time, and many brokers who had small blocks of it in their safes could not find a market for it at a profit.

Few banks would loan any fair proportion of money on it, and so it was not considered a very desirable asset.

Some big operator, however, who knew all about the road, suddenly saw an opportunity to boost it into prominence.

He laid his plans before a number of his capitalistic friends, and they agreed to stand in with him and fleece the public, and the brokers, too, if they bit hard enough at the bait that was to be offered.

They had a pile of money at their back, and controlled certain journalistic channels which enabled them to get a lot of fake intelligence in print in a way that made it look like genuine information.

Although Bob knew practically nothing about the inside workings of the syndicate, he found out what they were aiming at, and that was sufficient to put him on to a good thing.

He lost no time in planking his money down on an order for 3,000 shares of Colorado Northern at ground-floor figures, and then he lay back on his oars to wait for the boom to materialize.

A general rising of stocks all along the line was in favor of the syndicate, though it would not have affected Colorado Northern under ordinary circumstances.

Nobody expected anything of that stock, and the broker who took Bob's order wondered what chump the boy was buying it for.

He had no difficulty at that stage of the game in getting hold of the amount Bob wanted, for he had many friends who were only too glad to unload what they had on hand, and when he notified the boy that the stock had been secured and was held subject to his order he did not expect that anything would come out of the deal but his commissions which the margin secured to him.

That's where he was fooled, as brokers are sometimes, for if they never made mistakes they would all grow rich without exception, and no failures would be heard of among the traders.

Bob had lately been getting on so well with Mr. Bisland that after he had got in on Colorado Northern himself he passed the tip on to his employer.

The broker was satisfied that it was worth while taking a risk on, so he bought 10,000 shares for himself, and promised to give Bob a rake-off if things turned out well.

In the meantime the syndicate was quietly buying up all the shares in sight at about 30, and the brokers were gradually getting rid of it, to their great satisfaction.

As soon as the supply became scarce, and the syndicate figured they had practically a corner in the shares, news began to come out about the road that caused the traders to sit up and take notice.

Those who had got rid of the stock a few days back now began to kick themselves for having let the shares go when they ought to have held on.

But, then, how could they tell what was about to happen to a lame duck stock?

Many of them began to try to buy Colorado Northern back, and discovered that it was mighty hard to get, even at the advanced rate of 34.

In the scramble that ensued the price went up to 37 in a day, and that fact attracted more attention than ever to the road.

The associated press kept feeding the leading dailies with fresh information about the possibilities in store for the road, which was not officially denied because the large stockholders found it to their interest to say nothing and watch for developments.

Bob could not help feeling uncommonly excited as he watched the price mount upward, for every point it went higher meant \$3,000 profit to him.

He was already about \$21,000 ahead, and the mere thought of so much money set his blood to tingling.

On the following day the morning papers were full of Colorado Northern, and when the Exchange opened there was a rush by a crowd of brokers to buy the stock.

Very little was in sight, and that was held for higher figures.

Inside of ten minutes 40 was offered and refused for C. N.

At noon the stock was going at 46.

Bob was now figuring on selling, for his profits in sight were close to \$50,000.

Yet he hesitated, because the stock seemed liable to go ten points higher, and if he got out now and it did go ten points more he would be out a whole lot of money.

At the same time, if the bottom should suddenly fall out of the boom, for some reason or another, he was liable to fetch up in the soup.

He thought he'd ask Mr. Bisland what he thought about the prospects of C. N.

When the broker came in from the Exchange Bob followed him into his private room and asked him about the stock.

"I'd hold on for 50, at any rate, Bob," he said. "In fact, from present indications I think it will go above 50 without any doubt. I've got quite a block of it, and I am holding out for a higher figure than it's going at now."

So Bob held on, and was rewarded by seeing it go to 50 by one o'clock.

At two o'clock it was going around 52, and as Bob was out, and had a chance to call in at the broker's who was carrying his deal, he dropped in and ordered his shares sold.

They went like hot cakes as soon as offered, and he got 52 1-2.

His profit on the deal, after paying commissions and other charges, was \$66,500, which gave him a capital of \$76,000.

Mr. Bisland sold his 10,000 shares at about the same price, realizing \$200,000.

He told Bob that he would put \$10,000, or five per cent. of his winnings, in a bank to his credit, which was a remarkable instance of generosity on his part.

"How much do you suppose I've made on Colorado Northern, Mabel?" Bob asked her.

"I haven't the least idea. You didn't tell me that you were in the market again."

"I know I didn't. I had a good thing in tow and wanted to surprise you."

"How much did you make?"

He wrote the amount on a slip of paper and laid it on the keys of the typewriter.

"Surely you are joking, Bob," she said on noting the sum.

"No, I'm not joking. That is actually what I made."

"Is it possible!" exclaimed the astonished girl.

"Yes. I bought 3,000 shares at rock-bottom figures on the usual margin, and now, outside of what Mr. Bisland holds for me in trust, I'm worth \$76,000. Pretty good for an errand boy, don't you think?"

"I should think it was. Why, a few months ago you were hardly worth anything outside your Michigan Central shares."

"That's right. I've had great luck. I expect to keep right on till I become a millionaire."

"Nothing like aiming high," laughed Mabel.

"Sure. I expect to hit the mark some day. Millionaires are so common down here now that you really can't be considered in the swim unless your financial resources are in seven figures."

"Well, you've done so well as a boy speculator that you deserve to become a millionaire, and I hope I shall have

the pleasure of congratulating you when you realize that ambition."

The recent lively times in the Street had prevented Bob and Dick coming together as often as usual.

However, they met at the Broadway restaurant a few days after Bob made his big stake in Colorado Northern.

"I suppose, like me, you've been kept on the hop, skip and jump of late," said Dick.

"To a certain extent. Remember, Mr. Bisland doesn't do half the business your boss does. We have a select lot of customers. What they lack in numbers they often make up in excitement when the market is on the rise."

"Some of our customers can get worked up to beat the band, too. One chap whose margin was wiped out the other day drew a gun and was going to blow his head off. The whole office force jumped on him and got his weapon away before he did any damage. He was the nuttiest rooster I ever saw."

"How much did he lose?"

"A couple of hundred, I guess. You'd have thought it was a million the way he took on."

"If it was all he had in the world it seemed like a million to him."

"He oughtn't to have put up all he had on stocks."

"People ought not to do a great many things. I put up all I had on C. N. Suppose I'd been wiped out, I'd have been next door to broke, but nobody would have heard me squeal."

"So you were in C. N., eh? How much did you win this time?"

"Something over sixty thousand."

"At it again, are you? You can tell a whopper with the straightest face I ever saw in my life. That's as bad as the 400 shares of D. & W. you said you had."

"Why shouldn't I have won \$60,000? I bought Colorado Northern at rock-bottom figures on a tip I got hold of, and I sold out at high-water mark. I made \$22.50 a share."

"I don't doubt that you might have made that much a share; but how many shares did you have?"

"Three thousand."

"Why don't you say ten thousand? It's just as easy," grinned Dick.

"Because I always tell the truth."

"You'd make a good fisherman. I'll bet you'd tell the tallest stories that ever got into print."

"I'll have to call you 'Dick the Doubter' after this. No use of me telling you anything more about my stock deals. One of these days when I'm able to draw my check for a million I'll let you see it in black and white, and then maybe you'll believe I'm a capitalist."

Thus speaking, Bob walked off.

CHAPTER X.

BOB LEAVES MR. BISLAND'S OFFICE.

One morning, not long after, Bob read in the morning paper about a messenger boy who had made a quarter of a million in the recent rise in Colorado Northern and had opened an office in the Pluto Building as a full-fledged broker.

He showed the story to Mabel.

"He must be a smart boy," she said, after reading the article.

"It's the smart boys who get ahead," replied Bob. "I think I'll have to open an office, too. I'm tired of running errands for Mr. Bisland."

"Don't talk foolish, Bob. There's lots of time ahead of you yet."

"What's the use of me wasting my valuable time for \$7 per when I could do ever so much better as a stock broker?"

"You a stock broker?" laughed Mabel. "That's too funny for anything!"

"Is it? I don't think there is anything funny about it."

"Why, you're only eighteen. Nobody would patronize you."

"How do you know they wouldn't?" growled Bob.

"Because you're a boy."

"This chap mentioned in the paper is only a boy, and the report says he's doing well. If he can do well so can I," replied the errand boy, confidently.

"Oh, that story is exaggerated."

"That's only your impression. You don't know whether it is or not. His name and business address is given in black and white. I'm going to make it my business to find out all about him."

"I would," smiled Mabel.

"Look here, Mabel, I thought you had a good opinion of me?"

"I have."

"I wouldn't think so from the way you ridicule my suggestion of starting out as a stock broker. I'm worth \$76,000 cash, not speaking about my Michigan Central stock, and \$10,000 Mr. Bisland says he's put in bank for me in return for a winning tip, which brings my real capital up to nearly \$100,000. I'll bet there are brokers in the Street to-day who haven't got as much as that by some thousands."

"But they have age and experience."

"Experience counts, I'll admit, but age not always."

"A beardless boy hardly inspires confidence. A minor is not responsible under the law for what he does, so long as it is nothing criminal. The brokerage business is largely conducted on the principle that a trader's word is as good as his bond. It's got to be run that way. When a broker buys stock from another broker the purchaser depends upon the seller to keep his engagement to deliver the certificates according to the rules of the Exchange. The exchange of memorandums binds the deal. A customer who put up money on a stock purchase has the broker's reputation as a guarantee that he will not lose if the market goes the right way. A man who places money in a minor's hands for the same purpose does so at his own risk. In case there is any misunderstanding he cannot recover through a suit in court. Under these circumstances you would find it difficult to do any business."

"Well, my word is as good as my bond, and I have the coin to back it," said Bob.

"You're not really thinking of becoming a broker for many years yet, are you?"

"Yes, I am. I'm liable to branch out any day."

"Why, you'd be the laughing-stock of the Street."

"Yes? Maybe some of the funny persons would find cause to laugh on the other side of their mouth," said Bob,

walking away, rather dissatisfied with Mabel's view of things.

Bob took the first chance to inquire into the fact of the boy broker in the Pluto Building, and he found the paper had not overstated the facts so far as the boy being in business was concerned.

He was a bright, good-looking fellow, and had secured several customers who had confidence enough in him to put up their money in his hands.

Bob made his acquaintance, and had a long talk with him.

"I didn't make a quarter of a million in Colorado Northern," he said; "but I made enough to get a start in this office."

"How came you to go into C. N.?" asked Bob. "Did you get a tip about it?"

"Yes. I was put wise to the boom and I got in on the ground floor."

"I got wind of the boom, too," replied Bob, "and got in at 30. I made a good thing out of it. You've got a nice office here. I'd like to start out for myself, too. I am sure I could do better than running errands at \$7 per."

"It would hardly pay you to start out unless you had at least \$50,000. I've worked the market two years while carrying messages, and now I'm going to hire somebody to carry messages for me just as soon as I get business enough to warrant the expense."

Bob returned to his own office feeling rather dissatisfied with the menial situation he was holding.

He felt, however, that Mr. Bisland would not consent to his breaking away from him, and as the broker was his legal guardian he would probably be able to prevent him from doing so.

With \$76,000 cash at his command, Bob felt pretty independent, and he believed he could do much better than carrying messages and doing light office work for his guardian.

Since Mr. Bisland had been treating him pretty decently of late he didn't care to have any trouble with him, so he was undecided just what he would do.

The matter, however, was settled for him.

Mr. Bisland attended a Masonic lodge once a week.

A few days after Bob's conversation with Mabel as detailed in the opening of this chapter, the broker went to a grand blow-out given by his lodge to some distinguished visitors from another lodge.

The affair didn't break up till after midnight, and Mr. Bisland started for home feeling pretty good, as he always did when he got something for nothing.

Unfortunately, a couple of toughs, who made it their business to hold up any man who looked easy, crossed his path.

They were cowardly, brutal rascals.

They attacked the broker, who, though a big, strong man, was not in a condition to resist them, and they not only cleaned him out, but beat him into an unconscious state.

He was subsequently found by a policeman and removed to the nearest hospital, where his injuries were found to be of a very serious nature.

It was a week before he could be brought home, and for a month he was confined to his bed.

When he got on his feet he looked like a ghost of his

former self, and the doctor ordered him South for an extended sojourn.

Of course Mrs. Bisland had to accompany her husband, so the house was left in charge of the two servants and Bob.

Hopwood was made temporary boss of the office, and after the broker's departure he began putting on airs that didn't suit either Bob or Mabel.

Before three days passed Bob and the bookkeeper had a run-in over something and the boy told him to get another messenger and office boy, for he wouldn't work under him any more.

Bob put on his hat and walked out, though Hopwood called him back in an endeavor to patch up the difficulty.

Bob strolled over to the Exchange and put in the rest of the day up to three o'clock in the visitors' gallery.

Then he went to the restaurant to lunch and found Dick already there.

"I had a racket with Hopwood about one o'clock and I quit work," said Bob to his friend.

"You didn't quit for good?"

"I didn't quit for bad, I hope. If you mean am I going back to-morrow I'll say 'No.' I can't stand Hopwood a little bit. He's nearly as bad as Gassett, in your office, ever since Mr. Bisland went South. You'd think he was the real boss. If he doesn't put our office on the hog it will be a wonder."

"Going to remain away till Mr. Bisland gets back?"

"I may remain away longer than that."

"Thinking of taking another job?"

"No."

"What are you thinking of doing?"

"Going into business for myself."

"Yes, you are!" replied Dick, incredulously.

"That's what I said."

"Come, now, no fooling, what are you going to do?"

"I'm going to open an office and hang out my shingle as a stock broker."

Dick nearly fell off his seat with astonishment.

CHAPTER XI.

BOB HIRES AN OFFICE.

"You'd make a healthy stock broker," grinned Dick, as soon as he recovered from his friend's announcement.

"I hope so," replied Bob, coolly. "An unhealthy one wouldn't amount to much."

"You know what I mean."

"I know what you say."

"So you're going to open an office, eh?" chuckled Dick, unbelievably.

"That's my present intention."

"Where and when?"

"I haven't looked for a place yet, and until I get one I couldn't say when I'll open up."

"Do you want a partner?"

"Do you want to go in with me?"

"No, I don't think I could afford to. I'm making \$8 now, and I don't care to make less in order to be my own boss."

"Don't you think there's money in the brokerage business?"

"Sure, there is—loads of it; but you've got to know the business and have lots of capital."

"I've got the capital. The experience I hope to accumulate in time."

"How much capital have you?"

"You'd call me a liar if I told you, Dicky, so I won't."

"Well, let me know when you hang out your shingle, will you, and I'll come up and give you an order to buy me a thousand shares of Pancake preferred," laughed Dick.

"Don't trouble yourself, Dick. I'm not going to do business with boys."

"What a nerve! What do you call yourself?"

"No matter what I call myself, I only intend to buy and sell for responsible persons."

"Ain't I responsible?"

"Scarcely."

"You're bug-house!"

"Thanks. If you've finished your meal we'll get out."

The boys left the restaurant.

"Say, why don't you stop your kidding and tell a fellow what you expect to do?" said Dick.

"I've told you."

"Oh, I don't believe any such rot as that."

"Then we'd better change the conversation. Are you going home now?"

"Sure thing."

"I'm going back to our building to wait for Mabel Kittridge."

"All right. Hope to see you to-morrow."

The boys separated and Bob returned to the office building where he had been working.

While waiting around the door the head janitor came up and began talking to him.

"Got any offices to rent in this building?" Bob asked him.

"Several. Mr. Jordan on your floor wants to get a tenant to take his room off his hands till May 1, next year. He's moving downstairs into larger quarters. Do you know somebody who wants an office?"

"Yes."

"Well, if one room will suit him send him to Mr. Jordan."

"I guess I'll call on Mr. Jordan myself and take a look at his room."

"He'll offer an inducement to a responsible tenant for the balance of his lease."

"That's something. Do you think I will find him upstairs now?"

"I guess you will."

"All right. I'll go up."

So Bob took the elevator and got off at the sixth floor.

Mr. Jordan's office was next door to Sinnott's suite, where Dick Hatch worked.

Bob opened the door and walked in.

A gentleman was sitting at a desk alongside the window.

"Mr. Jordan?" said Bob.

"That's my name."

"The janitor told me that you wanted to rent this office up to May 1."

"I do. Are you looking for an office for somebody?"

"I would like to rent the office myself."

"You would?" replied Mr. Jordan, in surprise. "I'm afraid I could hardly rent it to a boy."

"What rent do you ask?"

The gentleman told him.

"Will you rent it to me if I pay the whole amount in advance?"

Mr. Jordan looked surprised.

"You are acting for somebody else, aren't you?"

"No, sir."

"What do you want to use the office for?"

"Stock brokerage business."

"Not for yourself?"

"Yes, sir."

"What experience have you had?"

"Two years in a broker's office."

Mr. Jordan smiled.

"I suppose you are aware that such a business requires considerable capital?" he said.

"Yes, sir. I have capital enough to get on with."

"I don't know whether I ought to rent you this office or not. I might be encouraging you to undertake what you ought not to attempt."

"Well, sir, I would only have to look for an office elsewhere," replied Bob.

"What reference can you offer?"

"Isn't my money reference enough?"

"It's pretty good. Who is the broker you have been working for?"

"Mr. Bisland, on this floor."

"Can you refer to Mr. Bisland?"

"He's down in Florida for his health."

"When did you leave his employ?"

"This afternoon. I had a little trouble with the book-keeper who is running the office in his absence, and I decided to quit."

"Do you live with your parents?"

"No, sir. My parents are dead. Mr. Bisland is my guardian, and I am living at his house."

"Have you got Mr. Bisland's consent to start out for yourself?"

"No, sir. I don't consider it necessary."

"If he is your guardian I should imagine his acquiescence would be necessary. You say you have the necessary capital to go into the brokerage business. Mr. Bisland, I think, would have control of your property, money and otherwise."

"He has only charge of what my father left me. The capital I have I made myself without his knowledge, in stock speculation."

Mr. Jordan had quite a lengthy conversation with Bob, and learned a good deal from him about his stock transactions.

He saw that the boy was smart, and he began to take quite an interest in him.

On the whole, he rather sympathized with Bob's ambitious views, and finally consented to let him have the office at a certain monthly rental, his young tenant to pay three months' rent in advance, and after that one month at a time as it became due.

"When can I have possession?" asked Bob.

"Well, this is Thursday. You can have the office Monday."

"Very well, sir. I will bring you the three months' rent in the morning. When will you be here?"

"Any time after nine-thirty."

That closed the interview, and then Bob went over to Mr. Bisland's office and looked in at the door to see if Mabel was still there.

She was putting on her hat preparatory to going home.

He waited till she came out.

"Why, Bob, where have you been all the afternoon?"

"Mostly in the gallery at the Exchange."

"Mr. Hopwood was very angry because you went away so abruptly."

"That don't worry me any. If he hadn't started to scrap with me I wouldn't have lit out."

"You'll be around in the morning, won't you?"

"Not much. I've shaken the office for good."

"You don't mean it, Bob!" cried the girl, in surprise.

"I do mean it."

"What will Mr. Bisland say when he hears about it?"

"I don't care much what he says. It's up to Hopwood."

"Are you looking for another position?"

"No."

"Going to wait till you hear from Mr. Bisland?"

"No."

"What are you going to do?"

"I've rented an office, and am going into business for myself."

"You haven't!" Mabel, said, incredulously.

"I have. You'll see my shingle out next week."

"Why, Bob, are you really in earnest?"

"I am. You are not stuck on working for Hopwood yourself. Why don't you come in with me and start a business of your own? I'll give you desk-room rent free and help you out."

"Start a business of my own? What do you mean?"

"Why, work up a public stenographer's business. After you get under way you'll make more money as your own boss than working for other people."

This idea had already occurred to Mabel since Mr. Hopwood took charge of the office, and it rather attracted her.

She felt as if she could hardly afford to take the risk, as she and her mother were dependent on her earnings for their support, and her income, if she branched out on her own account, might be rather precarious, at the start, at any rate.

Bob's offer of desk-room in his office rent free was a temptation, however.

On their way to Hanover Square to take an elevated train uptown he put the matter before her in so enticing a light that she agreed to talk with her mother about making the change.

She liked the idea of being with Bob, and she did not care to remain with Hopwood now that Bob had cut loose from the office himself.

Bob also wanted to have her in his office if he could persuade her to come, and when he left her that afternoon the prospects were that she might take up with his offer.

CHAPTER XII.

THE SCRAP IN THE CORRIDOR.

On the following morning Bob visited Mr. Jordan and paid three months' rent in advance for the office, getting a receipt for the same.

He then went to a stationer and printer on Broad Street

and ordered such printing, books and stationery as he would need in his business.

Then he went to an office outfitting firm on Nassau Street and picked out a desk, a table, several chairs, a small letter file case, and sundry other things, which he ordered delivered on Monday morning.

The next thing he bought was a safe.

After that he arranged for the installation of a ticker, a telephone being already attached to the room.

His last purchases included a handsome rug and half a dozen appropriate pictures for the walls.

He left word with a sign painter to call on Monday morning, then having accomplished all he could do he went to the Exchange and spent an hour in the gallery watching the fluctuations of the market.

He didn't meet Dick that day, nor the next, which was Saturday.

He had arranged with Mabel to see her at one o'clock on Saturday at the entrance of the building, and he was waiting for her when she came down the elevator.

"I want you to take lunch with me to-day, Mabel," he said. "We'll go to a quiet little restaurant on Beaver Street, and then I'll see you home."

She had no objection to obliging him, and so he escorted her to the eating-house.

As soon as they were seated at a table by one of the windows, and the waiter had taken their order, Bob said: "Well, have you decided to come with me or not?"

"Mother and I talked the matter over, and I have decided to take advantage of your generous offer, provided that, if I am fortunate enough in establishing myself, you will let me pay my share of the rent from the start-off."

"I will, if you insist, but I had rather you wouldn't. I want to do something for you, because I think you're the finest girl in the world, and you have given me enough good advice in the last year to pay a whole lot of rent."

"Well," she replied, with a laugh, "I always said what I thought was best for you, but you didn't invariably follow the advice I gave you."

"I admit it; but without finding any fault with your good counsel, I feel bound to say that I wouldn't be worth \$76,000 to-day if I had done exactly as you wanted me to."

Mabel admitted the fact, too, but claimed, nevertheless, that only Bob's extraordinary good luck had carried him through without loss.

"Have you given Hopwood notice of your intention to leave the office?"

"Not yet. I wanted to see you before I took that step. When do you think I had better start in at your place?"

"You'll have to give Hopwood a week's notice. You can tell him Monday morning that you're going to leave, and on the following Monday you can come to my office. I'll get a typewriter, and you can pay for it in any old way you choose."

The waiter appeared with the dishes, and they proceeded to eat as well as talk.

When they had finished their lunch Bob escorted Mabel to her home and was invited to stay to tea.

On Monday he took possession of his office and his furniture was moved in.

A sign painter lettered the door, "ROBERT BRADSHAW, Stock Broker," and while he was engaged at the

work Noel Gassett came out of Sinnott's office, and seeing the painter at work on the door, he stopped out of curiosity to learn the name of the new tenant.

He did not associate "Robert Bradshaw" with the friend of Dick Hatch whom he cordially detested, and he wondered who the new stock broker was.

While he was studying the sign Bob came along the corridor.

"Well, how does it strike you?" he said to Gassett.

The margin clerk turned around and glared at him.

"Don't talk to me, you impertinent young whippersnapper!" he snorted.

"Atishoo-o-o!"

Bob gave an artistic imitation of a sneeze.

Gassett had not entirely forgotten the ridiculous figure he cut in the Broadway restaurant that day weeks since, and Bob's fake sneeze made him furious.

He sprang at the boy and struck him a blow in the face that sent him staggering against the wall.

"You young villain!" he ejaculated. "I'd like to kick you down——"

That's as far as he got when Bob, recovering his balance, struck out at him and landed a sockdoliger on his jaw which choked him off and made his teeth rattle like a pair of castanets.

Bob, who was fully aroused by the crack Gassett had given him, was not satisfied to let him off as easy as that.

He followed up his first blow with a second that landed on the margin clerk's eye, and then handed him a third on the end of the chin that sent Gassett to the marble floor of the corridor.

"Had enough, you big coward?" asked the young stock broker, standing over him with clenched fists.

Gassett looked as if he had.

Dick Hatch came bounding out of Sinnott's office with an envelope in his hand just as Bob finished putting it over the margin clerk, and Dick witnessed Gassett's lay-out with both surprise and satisfaction.

"Give him another for me," he said to his chum.

"He's had all he can stand for the present, I guess," replied Bob, stepping back from the fallen man as the clerk showed no inclination to retaliate.

"What's the trouble about, anyway?" asked Dick.

"He got a little bit too gay with me, that's all," answered Bob.

"I'll get square with you, you young villain!" snarled Gassett, as he got on his feet and shook his fist at Bob.

"Will you? Now is as good as any time to try it on," replied the boy, coolly.

Dick chuckled loudly.

Gassett turned furiously on him.

"What are you laughing at, you little monkey?" he roared.

"Nothing," grinned Dick.

His answer so incensed the margin clerk that he fetched the young messenger a slap on the jaw that sent him reeling several feet away.

"What did you do that for, you cowardly bully?" demanded Bob, stepping forward with flashing eye and clenched fists.

Dick was so mad at the blow, which had hurt him a good

bit, that he rushed at Gassett and struck him a heavy crack in the chest.

He followed it up with a swing from his other fist in the face, and a regular scrap between them ensued.

Ordinarily Gassett would have been too much for the messenger, but Dick was so worked up that he didn't care for any consequences, and the way he went for the clerk was a caution.

Half a dozen people who came from the elevator, or out of the offices opening on the corridor, stopped to see the fun, and their sympathies, if they felt any, were with the boy.

Bob stood by to see fair play with a satisfied look on his face, hoping that Gassett would get all that was coming to him.

In the midst of the trouble Mr. Sinnott came out of his office and recognized his two employees as principals in what he considered a disgraceful encounter.

"What does this mean?" he demanded, catching Dick by the arm.

"That little villain attacked me in the corridor," explained Gassett, in an abashed way.

"He hit me first," said Dick, doggedly.

"Take that message I gave you to deliver to its destination at once," said Mr. Sinnott, sternly. "I'll attend to you later. I'm surprised, Mr. Gassett, to find you mixed up in a brawl in so public a place as this corridor," added the broker as Dick sneaked off toward the elevator. "I shall require a full explanation from you after I return from the Exchange."

Thus speaking, Mr. Sinnott walked away, leaving his clerk very much crestfallen.

Without paying any further attention to Bob, Gassett started for the office where he had an errand to execute.

Bob walked back to the sign painter who was finishing his job after having been an interested observer of the scrap.

"That fellow was up against it hard," laughed the painter. "Who is he?"

"Margin clerk for Sinnott, next door. He's been down on me. He's a big bully and has been bulldozing Dick Hatch, the messenger of his office, for a year or more. The worm turned at last, and I guess he'll haul in his horns after this."

"He jumped on you without any cause that I could see," said the painter.

"I made him mad by sneezing," chuckled Bob.

"Why should he get mad at that?" asked the man, wondering.

Bob related to him the incident of the restaurant in explanation.

The painter laughed till his sides ached.

"That was a bang-up trick. He must be on to you as the author of it," he said.

"I don't know whether he is or not, and I don't care. He'd better leave me alone if he knows what is good for himself."

The painter finished the sign and asked him how he liked it.

"It's all right. Come inside and I'll pay you."

They entered the office, and a few minutes afterward the painter left with his pay in his pocket.

CHAPTER XIII.

BOB BUYS A BLOCK OF SILVER CREEK M. & M. STOCK.

When Dick Hatch returned to the building after delivering his message he looked down in the mouth.

Dick knew that he was up against it for the scrap with the margin clerk, as Mr. Sinnott had told him with significant emphasis that he would attend to him later.

The young messenger wasn't a bit sorry for the punching he had given Gassett.

Under ordinary circumstances he would have been overjoyed at the crack he had got at his tyrant; but as the case stood he was afraid that the matter might end in his getting the bounce, and he figured that would be rather tough on him.

"What makes you look so solemn, Hatch?" said the elevator attendant, as Dick stepped into the cage. "Got a toothache?"

"No; I'm just down on my luck a bit," replied Dick without his customary grin.

"Been speculating and got caught in the shuffle?"

"No. The boss caught me scrapping with Gassett in the corridor, and he may give me the bounce for it."

"When did this happen?"

"Just before I went on this trip."

"I hope you'll come out all right," said the elevator man, as he stopped the cage at the sixth floor and let the boy out.

Dick walked down the corridor to his office.

As he drew near it he saw the sign "Robert Bradshaw, Stock Broker," on the door of the adjoining office recently occupied by Mr. Jordan.

He stopped and started open-mouthed at it.

"Suffering Isaac! That can't be Bob!" he breathed.

"Yet he told me that he was going to open up for himself. I thought he was joking. Gee! If that's really him, he's got an awful nerve. I wonder if he expects to get customers? I must take a peep in there and see if this new broker is actually Bob. I can hardly believe that it is, though it's his name, all right."

Dick stooped down and applied his eye to the keyhole.

He saw a closed desk, a table and a few other things, but not Bob.

Then he tried the door and found it locked.

"He's not in. I'll investigate later on," he said to himself, as he walked into his own office.

Gassett gave him a mighty black look as he passed his desk, but said nothing.

Dick went to his chair and sat down.

A few minutes later he was sent on another message.

As he was returning he saw Bob ahead of him bound apparently for the building.

Dick rushed up to him, and slapping him on the shoulder, said:

"Is that your office upstairs on the sixth floor?"

"Yes."

"Well, you've a cast-iron gall to call yourself a stock broker."

"It takes gall to get along in this world," grinned Bob.

"You've more than your share."

"I'm not kicking if I have."

"Do you expect to do any business?"

"Why not?"

"Where are you going to get your customers?"

"Oh, they'll come around after a while. Give a chap a chance to get known."

"But you're only a boy like myself. Grown men and women are not going to patronize you in preference to the fifty-odd established brokers in the building. Besides, you're not a member of the Exchange, and can't be, even if you had the price of a seat, until you're of age, and that's several years off yet."

"Something less than three."

"Three years is a long time to wait."

"I'm not worrying over it."

"What are you going to do before you get customers? Speculate on your own hook?"

"Probably."

"Suppose you get cleaned out?"

"Then I'll be busted."

"Where will your business be then?"

"You ask too many questions, Dick. I never cross a bridge till I come to it, consequently, I'm not thinking of any disagreeable possibilities. I believe in looking on the bright side always. That's the best way to avoid getting a grouch on."

They entered the building and took the elevator to the sixth floor.

"I may get the bounce for that run-in with Gassett," said Dick, as they walked down the corridor.

"What makes you think so?" asked Bob.

"The way the boss spoke. He said he'd attend to me later."

"Oh, he'll have forgotten all about the matter by the time he gets back."

"He isn't in the habit of forgetting things. And if he did, Gassett will take care to remind him."

"I doubt it. He's in the mire as well as yourself."

"But he's of more importance to Mr. Sinnott than I am."

"Oh, he isn't so much. The woods are full of better clerks than he."

"And the woods are full of messengers looking for a job, too."

"I don't think there's any danger of you getting the sack. If you should, come in and let me know and I'll hire you till you get another job."

"You haven't anything for me to do."

"What difference does that make to you if you get paid? Miss Kitridge will have desk-room with me after this week. She's going to hang out her shingle as a public stenographer. You could go around and solicit work for her, besides collecting and delivering the same. I'll find work enough for you to keep you from loafing if you lose your present position."

Bob unlocked his door and entered, after telling Dick to drop in after he was through for the day.

Dick promised that he would and returned to his own office.

Shortly after, Mr. Sinnott got back, and one of the first things he did was to call his messenger inside and demand an explanation of the trouble in the corridor.

Dick gave his side of the trouble.

Gassett was then summoned and gave his.

Mr. Sinnott happened to be on the wrong side of the

market to the tune of several thousand dollars, and he was not feeling in good humor.

As the explanations did not strike him in a favorable light he told both the margin clerk and Dick that they could look for other jobs, for he intended to dispense with their services after Saturday.

Gassett was all taken aback and put up a whine, but it did him no good.

Dick said nothing, but took his medicine without a murmur.

When he got through for the day he went in to see Bob and told him that he was to be fired at the end of the week.

"But I've got one satisfaction," he concluded, "Gassett got the G. B., too."

"Did he? Served him right," answered Bob. "He'll have a nice time getting another position without reference."

"So will I."

"You needn't worry, for you'll draw your \$8 per right here till you connect with something, and it isn't a sure thing that I won't keep you permanently."

"I wish you would. I'd work for a dollar less."

"Oh, a dollar a week doesn't cut any ice with me."

"Doesn't it? Glad to hear it. I guess you must have money, after all."

"I've got enough to run this place till further notice. Besides, Mr. Bisland put \$10,000 in the bank for me in payment for a tip I passed on to him and out of which he made a good thing. Then, there is my Michigan Central stock, which is worth over \$11,000 more. Of course, those two items don't count at present, but they will when I'm twenty-one."

"Funny, isn't it, to think of me working for you?" grinned Dick.

"Lots of funny things happen in this world."

"Nice office you've got here. I hope you'll do something to make it pay. Must cost you something stiff, for offices in this building are expensive."

"All offices are expensive in the Wall Street district."

Just then a knock came on the door.

"Come in," said Bob.

The door opened and a gentleman whom Bob recognized as a broker walked in.

"Mr. Bradshaw isn't in, I see."

"Yes, he is. That's my name."

"You're not Robert Bradshaw?"

"Yes, sir."

"Surely you don't claim to be a stock broker?"

"That word was painted with an eye to the future. Won't you take a seat, Mr. Cooke? I believe that's your name."

"You evidently know me by sight," said the broker, sitting down. "Have you gone into business for yourself?"

"Yes, sir; I'm trying to make a start."

"You must be an ambitious boy. You've been employed in the Street, I presume?"

"Yes, sir."

"Might I ask with whom?"

"Nathan Bisland, on this floor."

"Mr. Bisland is South, is he not?"

"Yes, sir. He's at a hotel near Jacksonville."

"Do you expect to speculate for yourself while you are building up a business?"

"Very likely."

"I might put you on to a good thing."

"I don't object to accepting such a favor," replied Bob.

"I have a few thousand shares of the Silver Creek Mining & Milling Company, which is going to be a winner, that I could let you have at a bargain, as I need the money to meet a pressing engagement. It is going at \$11 on the Denver Exchange. If you were able to take a block of 5,000 shares I could let you have it at \$10. Or I'll sell you any part of that number for \$10.50."

"I'll take the block at \$10," said Bob, promptly. "Make out your memorandum and I'll give you my written order. Fetch the certificates here in the morning any time after nine-thirty and the money will be ready for you."

"Do you mean that?" asked the trader, eagerly.

"Here is my signed order," said Bob, writing it out.

"As you are a minor I can hardly hold you if you should change your mind between this and the morning."

"I have a thousand dollars in my safe which I will pay you on account to prove that I mean business."

"That will be better," said the broker, writing a memorandum and handing it to the young stock broker. "Hand me your pad and I'll write a receipt for the money."

Bob handed him the pad, and while he was making out the receipt the boy opened his safe and took out the \$1,000.

The exchange was made, and the broker left the room evidently in a happy frame of mind.

He had unloaded a block of stock that had been lying in his safe for some time.

It belonged to a customer who would not take less than \$10 a share for it, and Mr. Cooke had not been able so far to find a purchaser at that figure.

He immediately sized the boy stock broker up as an easy mark.

Perhaps he was.

CHAPTER XIV.

BOB HAS SOMETHING PARTICULAR TO SAY TO MABEL.

"Have you got \$50,000 to pay for that stock?" asked Dick, in surprise.

"Have I? I should smile that I had!"

"Did you make it out of the market?"

"I did."

"What did you want to buy those shares outright for? Why didn't you buy them on a ten per cent. margin, and then you'd only have had to put up \$5,000?"

"What's the use of paying interest on \$45,000 when you've got the money lying idle and no other deal in sight?"

"Why did you buy the stock? Any idea that it's going up?"

"I bought it because I discovered this afternoon that it was a good stock to have a few shares of at this time. If Mr. Cooke knew as much about it as I do he wouldn't have sold it for 15, much less 10. He'll know in the morning, but then it will be too late for him, as the deal is made."

"What will he know in the morning about it?"

"He'll learn that a new and particularly rich lead has been discovered in a new gallery of the mine, and that the price in consequence will probably jump five or ten points

on the Denver Exchange to-morrow. The chances are that I'll clear \$50,000 on that little transaction."

"Is that so?" ejaculated Dick, not a little surprised. "How did you find out that a new lead has been discovered in the mine?"

"That is one of my official secrets. I simply got next to a tip. I've been looking for the stock without success for an hour, before I met you, and was rather surprised when Mr. Cooke offered to sell it for 10. That showed he was ignorant of the news that will be all over the Curb in the morning."

"Gee! You're in luck."

"Well, I guess we'll go uptown if you're ready," said Bob. He locked the office up and they started for home.

Next morning the news of the strike in the Silver Creek mine was in the papers.

On his way to the office Bob stopped at his safe deposit vault and got \$45,000 out of his box to pay for the certificates he had bought from Broker Cooke.

The trader turned up at a quarter to ten.

He didn't look particularly pleased.

He had read the news of the strike at the mine and he knew the price of the stock would jump on the Curb Exchange as soon as that institution opened for business.

He had actually given away a good thing under the impression that he was ridding himself of a slow-selling bunch of mining shares.

Had he waited a few hours he could have arranged matters so that in addition to his commission he would gather in all the profit he had put in Bob's way.

That's why he looked as if he had eaten something that went wrong with his digestive apparatus.

"Good-morning, Cooke," said Bob, cheerfully.

"Good-morning, Bradshaw. You have something on me to-day," the broker growled as he took his seat.

"In what way?"

"In what way! Why, that Silver Creek stock I sold you yesterday is now worth fifty per cent. more than you paid for it."

"Why, you're not worrying about that, are you? You told me that you were putting me on to a good thing because you needed the money to meet some pressing engagement."

"I didn't expect that it would turn up trumps so soon."

Bob easily believed him, and he knew that Cooke was feeling pretty sick over the deal which he had suggested himself.

"Well, here's your money," said the boy stock broker, taking the bills out of the safe.

Mr. Cooke counted it, and finding it to be all right, handed Bob the five 1,000-share certificates of the Silver Creek Mining & Milling Company.

The business settled, the trader took his leave.

Bob then locked up the office and went down to Broad Street to watch developments on the Curb Exchange.

He soon found that Silver Creek stock was already being bid for at 16, with few takers, for there was not much of the stock in New York.

When it got up to 18 Bob offered 1,000 shares for 20.

He sold it without any trouble.

He offered another 1,000 at 21, and sold that, too.

He wanted 23 for a third 1,000, but his offer hung fire.

As he passed about offering the stock a broker offered him 22 1-2.

"I'll sell you 3,000 shares at that price," replied Bob.

"I'll take them," said the trader, and the deal was made.

Thus the boy stock broker got rid of the shares at a profit of \$58,000.

"This is a pretty good start for me," said Bob to himself. "If I hadn't quit Mr. Bisland I would have lost this chance to make a good haul. I made no mistake in branching out for myself. I guess I can easily afford to give Dick a steady job whether I have much for him to do or not."

Mabel dropped in a moment to see Bob on her return from her lunch, and he told her about his fortunate deal in Silver Creek stock.

"I didn't have the shares in my possession much over an hour before I had cleared nearly \$60,000 on them," he told her, with a complacent smile. "That's much better than working as errand boy for \$7 a week, don't you think?"

"I guess you were born fortunate, Bob," she replied. "You seem to make money out of everything you take hold of."

"That's what I'm in business for. Does Hopwood know that I've taken this office?"

"I couldn't say whether he does or not. He didn't say anything about it."

"Did you give him notice yesterday that you intended to leave the office?"

"I did."

"What did he say?"

"He was much put out about it, and tried to get me to reconsider the matter. He offered me \$2 a week more wages."

"Did he? You didn't accept it, I suppose?"

"No. I prefer not to work for Mr. Hopwood."

"Did he ask you if you had taken another position?"

"He did, and I told him 'No.'"

"Did you tell him what you are going to do?"

"I did not."

"Who do you think is coming to work for us?"

"Work for us?"

"Sure. You are to have his services when you require them, and it won't cost you a cent, as I am going to pay his wages. Well, it's Dick Hatch."

"Is he going to leave Mr. Sinnott?"

"Yes, he's been bounced, to take effect on Saturday."

"What did he do to be discharged?" asked Mabel.

"Mr. Sinnott caught him and Gassett fighting in the corridor yesterday morning and he fired them both. As soon as Dick told me that he would be out of work I hired him. He'll start in on Monday. I'm going to send him out to drum up work for you. I've ordered some business cards for you, and the painter is going to put your name on my door. I hope the three of us will make a happy family in here."

"I guess we'll get along together," smiled the girl.

"It won't be my fault if we don't. I think you and I could get along under any circumstances, say for life."

"Why, Bob, aren't you awful!" exclaimed Mabel, blushing furiously.

"Am I? Would you object to me as your steady companion?"

Bob took her hand and looked earnestly into her face.

"Now, Bob, do talk sense," she said, in some confusion.

"That's what I'm trying to do. I've made up my mind to win you if I can. I think you like me well enough to give me a chance. Do I get the chance, or don't I?"

She made no reply and kept her eyes averted.

Bob believed in striking the iron while it was hot, so he nervily insinuated one of his arms around her waist and bent toward her.

"Do you care for me or don't you, Mabel?" he asked, earnestly.

She remained silent.

"Yes or no?" he persisted, drawing her closer to him.

"Yes," she answered, softly, with blushing cheeks.

He drew her head unresistingly down on his shoulder and kissed her.

"Will you be my wife as soon as I am well established in business?"

"Do you really want me to?"

"Do you suppose I'd ask you if I wasn't in dead earnest? I do want you. Is it 'Yes?'"

"Yes, Bob, for I love you with all my heart."

That settled the matter, and two days later Mabel had an expensive diamond ring on her engagement finger, and she was very proud of it and very happy, too.

Mabel's name was put on the door in small letters in one corner, and she appeared there on Monday morning ready for business as soon as any came to her.

Dick also reported to Bob on Monday morning, and the young stock broker handed him a bunch of Mabel's cards and sent him out to hunt up work for her.

CHAPTER XV.

BOB REACHES THE QUARTER OF A MILLION MARK.

About one o'clock, as Bob and Mabel were getting ready to go out to lunch together, Hopwood walked in.

He had a disagreeable look on his face.

"Where did you get the money to hire an office and put such a ridiculous sign on the door?" he demanded of Bob.

"What is that to you, Mr. Hopwood?" replied the boy, independently.

"It's nothing to me, but you'll find there'll be something doing when Mr. Bisland gets back."

"That needn't worry you."

"I got a letter from him this morning, and here is one for you. He is surprised to learn that you left the office in such an abrupt way, and he expects you to return at once."

"That so?" replied Bob, indifferently. "You've got another errand boy, haven't you?"

"I only hired him temporarily."

"You'd better make his job permanent, for I'm working for myself now."

"Working for yourself, eh?" sneered the bookkeeper. "Only an excuse to loaf around while Mr. Bisland is South."

"If that's your opinion, we'll let it go at that," replied Bob, coolly.

"I'm going to see the superintendent of the building. I guess he doesn't know that one of the offices has been rented under false pretenses to an errand boy."

"Go and see him, if it will make you feel any better. In the meantime I'll have to ask you to excuse me talking any further, as Miss Kitridge and I are going to lunch. If anybody calls, Dick," he added, turning to his chum, "I will be back inside of an hour."

Hopwood took the hint, and with a scowl departed.

In the letter Bob received from his guardian, through Mr. Hopwood, the broker expressed his surprise at learning from his bookkeeper that his ward had left the office in a way that did not reflect credit on him.

Bob saw that Hopwood had thrown the entire blame of the misunderstanding on his shoulders, so he wrote an answer at once explaining the situation from his standpoint.

He furthermore told Mr. Bisland that he was doing much better for himself on his own hook, for in one deal in mining stock he had cleared nearly \$60,000 profit.

Bob put in the rest of the week and the next one at the Exchange, but saw nothing in the way of a deal that attracted him.

Dick spent most of his time hustling for work for Mabel, and he secured enough to occupy a portion of her time and bring her in sufficient remuneration to make up a little more than the amount she had been receiving from Mr. Bisland.

About the middle of the following week Bob noticed that a certain stock was going up in the market.

It was attracting considerable attention from the traders, and it was changing hands in large quantities.

The name of the stock was L. & T., and it was going at 60.

Bob bought 5,000 shares of it on margin, and 5,000 more at 62.

Next day he purchased a third 5,000 at 63.

On the following Monday it was up to 70 and a fraction, and the boy stock broker sold out the three lots.

This gave him a profit of \$125,000 on the deal, and raised his capital to something over a quarter of a million.

An hour after he sold out the price dropped six points under a bear attack, and it never fully recovered the figure that Bob got for it.

"It is certainly better to be born lucky than rich," he said to Mabel, after he had closed out the speculation. "I hope to be a millionaire by the time we are ready to get married."

Both Bob and Dick saw Gassett hanging around the Wall Street district with his hands in his pocket, which was pretty fair evidence that the margin clerk had not succeeded in catching on to another position.

Hopwood often met Bob in the elevator or in the corridor, but never spoke to him, though he regarded him with a sneering, sarcastic expression.

Mr. Bisland's business was not getting on very swimmingly under his management, and the broker wrote some very pointed letters to his bookkeeper about it.

One Saturday when Bob, Dick and Mabel were going to lunch together after the office had closed for the day, they saw Hopwood coming out of Mr. Bisland's office with a grip in his hand.

He looked as if he was going on a trip somewhere.

They paid no attention to him, however, and he took the elevator down ahead of them.

Bob took Mabel home and stayed to tea with her.

When he reached home he was surprised to find Mr. and Mrs. Bisland at home.

They had reached New York by a late train.

The broker looked pretty well again.

He told Bob that he had come around much quicker than either he or the doctor anticipated.

He asked some questions about Hopwood, but Bob said he didn't know anything about him, except that he had met him occasionally outside of the office.

"I saw him leaving the office to-day, about one, with a grip in his hand, as if he was going out of town to spend Sunday somewhere."

"Did you speak to him?"

"I did not. We don't hold any communication whatever."

"Well, what about yourself? I understand that you have rented an office for yourself on the sixth floor, and that you have taken Miss Kitridge away from my office."

"I didn't take her away. She left of her own accord."

"But she's in your office."

"I know she is. She's gone into business as a public stenographer, and I have let her have desk-room in my place. She didn't care to work for Hopwood any more than I did."

"According to the letter I received from you you seem to be doing well."

"I'm getting on first-rate. I made \$125,000 on L. & T. a short time ago."

Mr. Bisland looked at him in astonishment.

"Two months ago you wrote me that you made \$58,000 on Silver Creek mining stock. You must have had some capital to operate with. I can't understand where you got it from."

Bob then told him that he had commenced to speculate more than a year ago on \$50 that he saved up in one way or another.

A couple of lucky deals turned this into \$500.

Bob then rehearsed the various deals he had been in since, the most important of which, prior to his leaving the office, being O. & N., the stock on which he had given Mr. Bisland the tip.

"I had \$76,000 in cold cash when Hopwood and I fell out," went on the boy stock broker, "and I started out for myself on the strength of that. Now, after three months' experience, I have accumulated \$260,000 altogether. Can you find any fault with that?"

Mr. Bisland was obliged to admit that Bob had done extraordinarily well.

"The next deal you go into may result in your getting completely cleaned out if you took reckless chances," he said. "The best thing you can do is to come back to my office, not as errand boy, but as a clerk, and learn the business properly. I will invest your money to good advantage, and when you reach your majority you will be a wealthy young man."

"I'd prefer to let things run on as they are going. I can take care of both my money and myself. At any rate, I've shown my ability to do so."

"But as your legal guardian I have some say in the matter," said Mr. Bisland.

"I wouldn't advise you to interfere with me. I have mapped out my own road and I'm going to follow it. If

you made a kick to the court I'd hire a first-class lawyer and fight your claim. If the judge learned that once on a time you were about to raise money on my stock without the knowledge or consent of the court you might find it hard to offer a satisfactory explanation."

"Your word wouldn't count against mine and my wife's."

"I don't think it would be healthy for you to submit to the cross-examination of a smart lawyer. I might not be able to prove anything, but I'll bet I could raise a doubt as to your reliability as a guardian. I think you will find it more satisfactory to let matters stand as they are. The money I have already made is in a safe place, where even the court couldn't locate it if it was awarded to you. I did you a good turn when I gave you that tip on which you admitted to me that you made a good profit. I might do the same thing again if you treated me white."

Mr. Bisland said nothing more, and soon after he and his wife retired for the night.

When the broker reached his office Monday morning Hopwood had not yet made his appearance.

Mr. Bisland opened his safe, took out his books and looked them over.

His bank-book showed no recent deposits, and he began to have suspicions.

He found that considerable business had been transacted during the previous week, that warranted the supposition that quite a sum of money had been taken in by Hopwood.

When he examined his cash-book he saw that several pages had been torn out of it, and his ledger showed erasures and alterations.

By one o'clock he had found out enough to satisfy him that his trusted bookkeeper was a defaulter, and had evidently fled with his plunder.

The broker notified the police, and asked them to try and trace Hopwood.

An expert accountant was called in, and his examination of the books showed that the crooked bookkeeper had gotten away with some \$40,000.

The first that Bob knew of his guardian's loss was a story in the paper telling about Hopwood's misdeeds.

"I might have expected that Hopwood would turn out crooked," he said to Mabel, after showing her the article in the paper. "He's just that kind of individual."

"I'll bet Gassett would have done the same thing if he had the chance," said Dick, when he heard about the matter. "He isn't a bit better than Hopwood."

Mr. Bisland hired a new bookkeeper and cashier and placed the defalcation of his late employee to profit and loss.

Hopwood was subsequently discovered in Chicago, arrested and brought back to New York, where he was tried, convicted and sent up to Sing Sing for a term of years.

CHAPTER XVI.

CONCLUSION.

Mr. Bisland took no action to compel Bob to do as he wished him to, and Bob continued to live with him and pay Mrs. Bisland \$5 per week as before.

One day Mr. Bisland called on Bob and asked him to loan him \$50,000, as he needed it in his business.

"Do I get it back again?" asked the boy stock broker.

"Certainly, you will."

"You won't attempt to retain it till I'm twenty-one, as you perhaps have a legal right to do?"

"No," replied Mr. Bisland, "I will return it to you in ten days."

"All right," replied Bob, "I'll let you have the money; but as a matter of business I want your note for it."

The broker made out the note and Bob let him have the money without security.

Bob had been advertising in the financial papers ever since he opened up, but without results.

One morning, however, he received two orders from out-of-town people to buy stock for them, and they enclosed bank drafts.

He turned the drafts and the orders in to Mr. Bisland to execute for him, with the understanding that he was to get a rake-off on the commission.

After that Bob began to receive orders almost every day by mail, and these orders he had put through to the satisfaction of his clients, who all seemed to have good luck.

The result was, he not only retained his first customers, but got quite a number of others through their recommendation.

It was about this time that an elderly broker, for whom Bob had done several favors, and who had taken a great liking for the boy, came into his office and told him about a syndicate of brokers that was being organized to boom D. & G. railroad stock.

"I have made a thorough investigation of the thing," said the broker, "and on the strength of it I have loaded up with the stock at rock-bottom figures. I came over to put you wise so that you can get in on the ground floor yourself."

"I'm much obliged to you, Mr. Grey. I can depend on your word that the tip is a sure winner?"

"You can. D. & G. is now as low as 75. It is liable to go to par. I would advise you, however, to sell out around 95. It is not always well to hang out for the last dollar."

Broker Grey told him the names of the men who were in the syndicate, and they were all well-known capitalists worth a million or more each.

Bob would have liked to have given the order to buy the stock to Mr. Bisland, but did not deem it prudent to do so.

He went to five different brokerage houses and left an order for 5,000 shares with each.

Several days passed before D. & G. began to attract attention on the Exchange, but when it did a crowd of brokers immediately showed great eagerness to get hold of it, which had the effect of sending the price up to 80 right off.

Nobody seemed to know if there was a syndicate behind it or not.

Brokers came on the floor with their pockets filled with orders for the purchase of the stock, and their efforts to secure the little that came out sent the price up another five points.

Many brokers who had bought around 76 up to 80 began to let their holdings out, and the lambs got the bulk of it.

On the second day of the excitement the price went to 92, and there was lots of unloading and just as many crazy to buy even at the advanced figure.

The stock was still somewhat scarce, for the syndicate was aiming to unload at par, and would not let any of its holdings out under that.

So the battle was fought by the brokers who wanted the stock, with an occasional boost from the traders who represented the pool.

On the morning of the third day D. & G. rose to 95, and Bob ordered one of his brokers to let out the 5,000 shares he held in small lots.

It was greedily snapped at.

A second lot of 5,000 was let out by another of his brokers, and fetched 96.

A third lot offered half an hour later brought 97.

Having realized more in profit off his three lots than he had had at stake altogether, Bob took his time about selling the remaining 10,000 shares.

Finally he let another 5,000 go at 99 and the last lot at 100.

Altogether, he made \$560,000 on the deal, which increased his working capital to \$820,000.

"This has been the biggest and most successful speculation I ever was in," he told Mabel. "Just think of making over half a million at one swoop. I only need to make \$180,000 more to become a millionaire."

"Only \$180,000," she laughed. "Why, Bob, you talk of thousands as some boys would of nickels."

"Oh, I'm not a boy any more. I'm almost a man. Next month I'll be nineteen. I'll be growing a mustache, first thing you know."

"I hope not," she replied. "I prefer you to have a smooth face. You look much better that way, in my opinion."

"How can you tell that when you've never seen me with a mustache?" laughed Bob.

"Oh, I can imagine how you would look with one," she replied.

"I've heard that most girls prefer their steady company to have a mustache, as it tickles their lips when he kisses them."

"What nonsense!" cried Mabel. "Who ever told you that?"

"Oh, that's my idea," chuckled the young stock broker.

When the ten days of his loan had expired Mr. Bisland came into Bob's office and returned him the \$50,000.

"Thanks," replied the boy. "Whenever you want another loan just drop in and if my boodle is not tied up you shall have it."

"Have you been making any more money lately?" asked his guardian.

"Yes, a little. Why do you ask?"

"I heard that you were in on the rise in D. & G."

"Who told you that?"

"Broker Sweet. He told me that he bought 5,000 shares for you on margin at 75 and that you held on to it till it reached par, making \$125,000."

"He told you that, eh? Well, if he did I'm not going to try to make him out a liar."

"You must be worth over \$300,000 by this time."

"Yes, I guess I could lose that much and still have half a million left."

Mr. Bisland stared at his one-time errand boy as if he believed that Bob was kidding him, but the young stock broker maintained a solemn countenance.

The trader made no remark, merely got up and saying good-day returned to his own office.

Bob laughed and turned his attention to business.

It might have been a month later that he noticed an advance in Southern Railway.

It went up five points in two days.

Bob thought he'd take a flyer on it, and so he went to a certain broker and ordered the purchase of 10,000 shares at the ruling price, which was 82.

He bought on margin, as usual.

It took the broker some little time to secure the entire number of shares, as the syndicate at the back of Southern Railway had been quietly buying up the stock for many days on the quiet, in the expectation of effecting a corner.

It was impossible to get more than a part of the shares at the market figure, and so Bob authorized his broker to give as high as 83 1-2 for some of them.

Altogether they stood him in 83.

Two days later the price had gone up to 85.

Bob watched it carefully, for he did not know whether a syndicate was boosting it or not.

When it reached 90 he ordered it sold, and it went at 90 1-2.

That gave him a profit of about \$75,000.

Some weeks later he went into K. & P. on a tip from Broker Grey, and he cleared up enough to make him a millionaire with a few thousand over.

By this time he had acquired quite a number of customers, and he took larger quarters on the floor below and hired a general clerk to supervise his business.

Dick Hatch was having an easy time of it as messenger, and his wages were raised to \$10.

Besides, Bob loaned him \$1,000 to put up on a good rising stock that netted him a profit of \$1,200, and gave him a start that he afterward improved.

When Bob reached his twenty-first year, Mr. Bisland turned over to him his Michigan Central stock and all unexpended interest; also the \$10,000 in the bank with interest.

By that time Bob was worth a million and a half.

Then he concluded that it was time to get married, and as Mabel thought so, too, it wasn't long before a minister tied the marital knot that made them one.

After having got married and cast his first vote at the ensuing election, Bob ceased to consider himself a boy stock broker any longer.

Though he is now doing a large business in a splendid suite of offices, Bob is of the opinion that the finest part of his life was those months when he was working his way from Errand Boy to Millionaire.

THE END.

Read "FACING THE WORLD; OR, A POOR BOY'S FIGHT FOR FORTUNE," which will be the next number (139) of "Fame and Fortune Weekly."

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GOOD STORIES.

General Palma is living a quiet, secluded life on his unpretentious country estate at Bayamo. He takes no interest in politics, but devotes himself to the simple affairs of rural life. His chief pleasure is in teaching a little band of his neighbors' children to read and write, and he devotes two or three hours a day to that task, while at night he gives instruction to a class composed of his farm laborers. He was a school teacher for a great part of his life, and in his latter days finds satisfaction in his old profession.

As showing that athletic activity does not, of necessity, interfere greatly with the more serious lines of college work, it may be mentioned that among the eight young men just chosen at Bowdoin College, by competition, from a large number, as principals and alternates in the annual Bradbury prize debate, there are the captain of the track team, the college tennis champion, a member of last spring's championship nine, the manager of the track team, and a football man. Six of the eight are prominently connected with the athletic work of the college.

It is not known just how long mosquitoes can live, but their average life is much longer than is ordinarily supposed. Thousands of them live through winter, hibernating or asleep in dark places in barns or house cellars. In sparsely settled localities, where they cannot find such places for shelter, they live through the winter in hollow trees; and even though the temperature may fall far below freezing, they are not winter killed, but on the approach of warm weather become active again. Mosquitoes are frequently seen flying about in the woods before the snow has wholly left the ground.

The practice of constructing breakwaters and the submerged parts of piers, with concrete inclosed in bags, has been largely developed in Scotland. The concrete is prepared as near as possible to the place where it is to be used. It is inclosed in bags to protect it temporarily from the effects of contact with the sea water while it is lowered into place. The bags are placed in a box suspended directly over the spot where they are to lie. The touching of a trigger opens the box, and allows a bag to drop out. A line of bags having been deposited, the longer axis of each bag in the next series is so arranged that the meeting edges of two of the bags in the lower row will be covered. Thus a regular wall is built up, and as the concrete hardens it becomes solid and immovable.

About a century ago an artist named Cranch was standing, one day, in front of a fire in his home at Axminster. Over the fireplace was an oaken mantelpiece, and it occurred to Cranch that this expanse of wood might be improved by a little ornamentation. He picked up the poker, heated it red-hot,

and began to sketch in a bold design. The result pleased him so much that he elaborated his work, and began to attempt other fire pictures on panels of wood. These met with a ready sale, and Cranch soon gave all his time to his new art. This was the beginning of what is now known as pyrography. The poker artist of to-day uses many different shaped tools, and has a special furnace in which they are kept heated. The art has been elaborated greatly. The knots, curls, and fibers of the wood are often worked into the design, and delicate tinting produced by scorching the panel.

The earth contains an abundance of water, even in places like some of our great Western plateaus, where the surface is comparatively arid. The greatest depth at which underground water can exist is estimated to be about six miles. Below that, it is believed, the cavities and pores of the rock are completely closed. The amount of water in the earth's crust is reckoned at nearly one-third of that contained in the oceans, so that it would cover the whole surface of the globe to a depth of from three to three thousand five hundred feet. The waters underground flow horizontally after sinking below the unsaturated zone of the rocks, but in the sands of the Dakota formation, which supply remarkable artesian wells, the motion does not exceed one or two miles a year. The underflow toward the sea beneath the great plains may sometimes take the form of broad streams or moving sheets of water, but the movement is excessively slow.

JOKES AND JESTS.

"How did Wiggins manage to get a reputation for being so wise?" "By confining himself to two words. He waits until one of his superiors expresses an opinion, and then says, 'That's so.'"

Miss Creech—What sort of songs do you like best, Mr. Payne? Mr. Payne—The songs of the seventeenth century. "How odd! Why do you prefer them?" "Because nobody ever sings them."

"My boy will have to go out in the world to work for himself, but I want him to begin somewhere that will not lead him into a fast life when he grows up." "Then why not get him a job as a messenger boy?"

Elderly—Persevere, my boy, persevere! There's only one way to accomplish your purpose, and that is to "stick to it." Youngley—But suppose your purpose is to remove a sheet of fly-paper that you've sat down upon accidentally?

An old gentleman, rather portly, and clad in a somewhat youthful suit of light gray flannel, sat on a bench in the park, enjoying the spring day. "What's the matter, sonny?" he asked a small urchin, who lay on the grass just across the walk, and stared intently. "Why don't you go and play?" "Don't wanter," the boy replied. "But it is not natural," the old gentleman insisted, "for a boy to be so quiet. Why don't you run about?" "Oh, I'm just waitin'," the little fellow answered. "I'm just waitin' till you get up. A man painted that bench about fifteen minutes ago."

A certain judge in Kentucky, by reason of his bad temper, found considerable difficulty in controlling individuals in the courtroom. On one occasion there was an unusual disorder. At last the judge could stand it no longer. "It is impossible to allow this persistent contempt of court!" exclaimed his honor, "and I shall be forced to go to the extreme length of taking the one step that will stop it." There followed a long silence in the court. Finally, one of the leading counsel arose and, without the suspicion of a smile, asked: "If it please your honor, on what date will your resignation take effect?"

CAST UP BY THE WAVES

By Paul Braddon.

In no other profession is there such an opportunity for verifying the truth of the old adage that "Truth is stranger than fiction."

I am led to this remark as I look over an old journal of mine, and recall the circumstances of a case I here find briefly mentioned.

The facts of the case are as follows:

One day, early in the month of November, I was called upon by an old man whose appearance proclaimed him one of those sturdy and honest and honorable veterans who have earned a competence by hard labor on a farm, enabling them to spend the later years of life in comfort.

I asked him what it was in my power to do for him.

There was a sad ring in his tone as he answered:

"I don't know as it is in your power to do anything for me, sir, but I'd like you to try."

"You have a case and want my services?"

"I do."

"What is its nature?"

"My son is in trouble, sir."

"Ah! What has he done?"

"Nothing, sir. At least he says so, and I'm going to believe it until they prove otherwise."

This was said in a tone in which there was a trace of stubbornness. It made me admire the old man all the more.

"What is your name, and where do you live?"

"My name is Lacy, and I live out on Long Island Sound—the Connecticut shore, sir."

"Hem! Well, your son has been arrested?"

"He has, sir, and is at this present minute in jail."

"What is the charge against him?"

"It's an awful one, sir—the worst that could be made against a man!"

"Somebody was slain, then?"

"Yes."

"Who was it?"

"Old Jabez Martinot. He was supposed to have some money in the house, and it is unquestionable that the person who killed him went there to get it. But my George had no great need of money—he certainly would not have stooped to stealing any."

"There must have been some evidence against him," I said kindly, for my sympathies had gone out to the grieved old man.

"Yes," he admitted, "there was evidence against him. Old Martinot's nearest neighbor testified to having seen George come out of the house after eleven o'clock."

"Ah! He recognized him positively?"

"He said so."

"Did he claim to have spoken with George?"

"He said at the coroner's inquest that he had called George by name but had not got any answer. He thought it queer at the time, for George is not one to refuse to pass the time of day, but he said it was easily understood, in view of what came to light the next morning."

"He feels certain, then, that it was your son?"

"He does."

"Is the belief an honest one?"

"Yes," with a sigh. "I wouldn't say to the contrary, for I've always found Hiram Brown a man fair and square in all the transactions I've ever had with him."

"How did he know the person was your son?"

"He knew him by his overcoat."

"By his overcoat? It was in some way peculiar, then?"

"Yes. It was a very long ulster—the longest around the town—and it was trimmed with fur."

"Could Brown see these details?"

"Yes. There was a moon that night, and it would have been almost as light as day only for the scud that was drifting."

I now approached a vital point. I said, suggestively:

"George has only to account for his whereabouts during a few hours to clear his skirts of all suspicion."

The old man shook his head.

"He can't do that," he said sadly.

"Why not?"

"Because he went to his room about eight o'clock, saying that he was tired, and nobody saw anything of him again until the next morning."

"He was in the house, then, at eight that evening?"

"Yes."

"And to your best knowledge he did not leave his room during the night?"

"He did not."

"But he could have gone out and come in without your being aware of the fact?"

"Yes."

I asked him a number of other questions that may be imagined, but need not be repeated here. I obtained the details of the crime, on hearing which I said:

"The overcoat by which your son was recognized should bear some evidences of the deed committed while it was worn. Is that coat clean and in good order?"

The question brought out a reply I had not expected.

"The coat," he said, "has been missing since that night."

I did not tell the old man so, but instantly I thought that all his love and trust were misplaced.

Why should the coat be missing if it were not that it bore tell-tale stains that would have fastened the charge on the owner?

"What are the facts of its disappearance?" I asked.

"That's easily told, sir. When George came in to his supper that evening, after going to the post office, he took off his coat and hung it on a peg in the out-kitchen—that's a rough sort of building, sir, that we put up a few years ago, since when we've been using the room that was the old kitchen for a dining-room. In the morning the coat was gone from the peg."

"Had somebody broken in?"

"That warn't necessary. We ain't got any thieves up that way, and never have any fear of being robbed. We've never taken the trouble to put more nor a thumb-latch on the outside door of the kitchen."

"Was anything else taken?"

"Not as we ever discovered."

It appeared quite plain to me, let the reason for the crime be what it might, that George was the guilty person.

I frankly told the old man that there would be no good of my going to his town; that I could not do anything. I would not grieve his honest heart by telling him what my convictions were, and put it on the ground that what he had told me showed conclusively that there was no clew for me to follow up to fasten the crime on anybody else.

I told him he had best save his money and spend it on good lawyers at the time of trial. It would cost him a couple of hundred dollars, probably, for me to go with him.

"Take all I've got," he said, with his aged eyes filling with tears. "All I ask is that you'll prove George didn't do that awful thing! And I know he didn't! You must go! Detecting people is your business, and you'll see many things, maybe, that I can't explain to you, when you're on the ground."

I could not refuse the prayer the old man made.

He went home comforted with the pledge that I would visit the town within three days.

Truth told, I was a passenger by the same train that took him out of New York. In appearance I was a man as old as himself, and he did not recognize me, although we came face to face in the depot and on the cars.

When we left the train it was necessary to take a stage ride of five miles to town down by the shore where Lacy lived.

We rode together in the stage, our very knees touching, and he did not guess my identity.

Stopping at the village hotel, it did not take me long to learn all the details of the tragedy. They were, in general, exactly as Lacy had related them to me.

I discovered that George had been a universal favorite in the town. Not a few protested that it was impossible that he could have committed the grave crime. For the most part,

however, the inhabitants believed that he had murdered old Jabez, although they said they could not understand how he could do such a thing. The general remark was that it was totally unlike what might be expected of George Lacy.

This good feeling toward the accused murderer created the first feeling of sympathy with him personally. I began to question if some combination of circumstances might not have thrown on him the onus of a crime with which he had absolutely no connection.

But there was the missing overcoat!

What of that?

My reflections in the matter were voiced by one bar-room lounge.

He said:

"If George could show that coat I wouldn't believe, right or wrong, that he had done it. But he can't. It's gone. He says it was stolen from their kitchen—but show me a man around here who's so much as lost a chicken in five years! You can't! Is it likely, then, that a thief turned up for the express purpose of stealing George's coat?"

It was a knock-down argument.

"It's rather tough on Lucy," said another. "They were to have been married next month, you know—on Christmas Day, I've been told."

"It is too bad, for a fact. I say!—whatever has become of Lucy's brother, Dan? I've heard he was leading a tough life in the city."

"I guess he turned out a bad one. Nobody around here knows anything about him, so far as I am aware. But have you noticed one thing—that Lucy is out on the beach all day long, rain or shine? My woman noticed it, and she got the notion into her head that Lucy's trouble had sort of—"

The speaker paused and tapped his forehead significantly.

Curiosity to see something of this Lucy led my steps toward the beach the next morning. The beach was a narrow strip of sand backed up by rocks at points, while at others frowning precipices rose sheer up toward heaven.

I soon met a girl. That it was the Lucy referred to I had no doubt. A more melancholy and distressed face I don't ever remember having seen.

I saw, and had been watching her for some time before she became aware of my presence. I noticed that, as she walked, she was scanning the sand with sharpest scrutiny, and the expression of her face said that she hoped, yet dreaded, to have some object meet her view.

If this were madness, instead of knowledge, then I was a poor reader of human nature.

Suddenly I saw her halt. She reeled for a second, then pressed her hand to her forehead. I hastened forward. She was standing a little back of a fringe of rocks, looking with horrified eyes toward the strip of sandy beach below her.

She turned as I drew so near that she could not fail to hear my footsteps, and in an excited voice cried:

"There!—there!—get that bundle!—quick! before the waves carry it out again!"

She waved her hand toward the sand below.

I took a look, then leaped the rocks with a nimbleness not commensurate with my assumed age.

It was an ulster trimmed with fur!

It flashed across my mind that this was what she had expected to discover in these daily ramblings up and down the beach that had attracted the attention of at least one person.

And—if this were true—then she had some special information in regard to the murder of old Jabez Martinot!

"Young lady," I said sharply, "I am a detective! What do you know about this coat? Who threw it in the water yonder?"

She sank on the rocks with a muffled cry of agony.

"It was my brother!" she gasped, at last. "He has not been a good boy—he came home on the night of the crime, and left the house about ten o'clock. It was a little after eleven when he came back. He stayed for only a few minutes, and then left, with a curse for me on his lips. Standing at the window, I watched him go—it was moonlight that night—and I saw him roll up something and go toward the beach. A presentiment of something wrong came so strongly over me that I followed

him. I saw him fling something far out in the water, weighted by a rock, I knew from the way it splashed. And now the waves have cast it at my feet, and—"

She did not finish.

Had she done so, it would have been to add:

"And prove that he was guilty of taking that old man's life."

On returning to the village I found a report current that Dan Silsby was dead. He had been run over by a locomotive, it was said. The scene of the accident was located at Buffalo.

I visited the prosecuting attorney and exhibited the coat, and related Lucy's story. To my surprise, he refused to accept this as establishing George's innocence.

"It is clear to me," he said, "that the girl is willing to sacrifice her dead brother's name to save her guilty lover. It was through fear that the coat would turn up as damning evidence against George Lacy that led to her walking the beach. Had you not chanced to be there, the finding of the coat would never have been heard of."

That was his opinion of it. Bail was refused, and George was kept prisoner until the day of trial.

I went from the city to be present and hear the evidence given. Lucy testified to the facts as told me, and also as to the finding of the bundled coat.

The jury heard the testimony and found George Lacy guilty!

They believed that he had committed the crime, and that Lucy was perjuring herself to save him. Even while they condemned the girl for committing perjury, they appeared to admire her for the staunchness with which she stood by her lover, and one jurymen muttered:

"She'd 'a' made him a faithful wife."

"Stand up, George Lacy, and hear sentence pronounced!"

With face as white as the snow that covered the landscape without this bleak December day, George Lacy stood up and faced the judge, who thus addressed him:

"A word with the judge, please," and a man elbowed his way to the judge's station.

"You must wait. I will not brook any interruption at this moment."

"You must," was the firm response. The speaker handed a paper to the judge, who, angered at the man's audacity, yet looked it over.

He read to the end, while George Lacy stood there before him, expectant, waiting with the assemblage to hear the dread words of the death sentence.

The judge looked up at last, and his voice vibrated as he said:

"George Lacy, it becomes my duty to pronounce sentence upon you. After a full, fair, impartial trial—as I do firmly believe—a jury of your fellow citizens have found you guilty of having caused the death of Jabez Martinot. The penalty attached to the crime of murder is death. I am happy to say that you are in no danger of thus suffering. A paper that I hold in my hand is a dying confession of Dan Silsby, duly attested before a magistrate. In it he says that he came home that night, left there, came to your house, warmed himself at the fire in your kitchen stove, took your overcoat, and visiting the house of Jabez Martinot, there killed him, and later cast the coat into the waters of the Sound. The ways of Providence are inscrutable. You are a free man!"

The audience could hardly grasp the situation for a minute, and then a cheer went up that attested their sympathies being with George Lacy.

And there was a wedding at Christmas, after all, instead of a hanging at a later date.

A boy twelve years old, living at Nancy, France, set out to take a dinner to his father, who is a carpenter, and was working on a new building half a mile away. As he went along, the boy picked up a stone and threw it at a sparrow. It missed the bird and went through a window, and the crash so scared an old woman that she dropped dead of heart failure. The boy was arrested, and now it is for the law to find out who is to blame. Is it the bird, for being there? Is it the father, for wanting his dinner? Is it the boy, for throwing, or is it the old woman, for having a weak heart?

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